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PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	William John Delinsky, Timothy James Fish, Michael D. Morency, David Gary Walker
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For	:	A REFFERRER-CONTROLLED SYSTEM FOR TRANSFERING AN INBOND COMMUNICATION TO ONE OF A PLURALITY OF FINANCIAL ASSISTANCE PROVIDERS
Group Art Unit	:	
Examiner	:	

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TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Original utility patent application of 85 total pages with at least 1 Claim and Abstract , and 143 pages of Appendix Code;
2. Thirteen sheets of drawings, Figures 1-13; and
3. Appendix Code on CD-Rom.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: 19 Oct 2000

Peter K. Trzyna
(Reg. No. 32,601)

PETER K. TRZYNA
P.O. Box 7131
Chicago, IL 60680-7131

(312) 240-0824

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

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Peter K Trzyna (Reg No 32,601)

A REFERRER-CONTROLLED SYSTEM FOR TRANSFERING AN INBOUND COMMUNICATION TO ONE OF A PLURALITY OF FINANCIAL ASSISTANCE PROVIDERS

Inventors:

William John Delinsky
2106 Hammond Avenue
Marriottsville, MD 21104
US Citizen

Timothy James Fish
2101 Hammond Avenue
Marriottsville, MD 21104
US Citizen

Michael D. Morency
2103 Hammond Ave.
U.S. Citizen

David Gary Walker
506 Owings Avenue
Reisterstown, MD 21136
US Citizen

PETER K. TRZYNA
P. O. Box 7131
icago, IL 60680-7131
(312) 240-0824

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I. TECHNICAL FIELD OF THE INVENTION

The present invention pertains to an electrical digital computer machine and a data processing system, methods of making and for using the machine, products produced thereby, as well as data structures and articles of manufacture pertaining thereto, and all necessary intermediates of that which is discussed herein, all in the field of computerized aspects of card crediting to mortgages and the like. More particularly, this invention relates to a digital electrical data processing system having particular utility in financial fields related hereto. Still more particularly, the present invention pertains to call referral, as in the case of a calling debtor who is referred by the lender to a credit counseling agency, along with automated generation of related documentation, inter-computer communications, and networking.

II. BACKGROUND OF THE INVENTION

Prior to the present invention, the technology of referring a debtor to a credit-counseling agency or other financial assistance provider could not be considered robust.

The generally excepted method for lenders (creditors) to refer consumers (debtors) to credit counseling agencies was to (a) tell them to their local yellow pages or (b) tell them to call one of two toll-free telephone numbers supported by the National Foundation for Credit Counseling (NFCC) or the Association of Independent Consumer Credit Counseling Agencies (AICCCA). The prior method of making referrals was a one-to-one approach that utilized only existing telephones. In some cases individual or multiple credit counseling agencies would establish relationships with creditors who in turn would make referrals directly to that or those agencies. In some cases credit counseling agencies would produce manual or computer reports outlining which of the creditors customer(s) called the agency or agencies. In most cases these reports were compiled after a predefined period often 30 to 60 days later. Where a creditor has multiple relationships and receives multiple reports then the data from each report has to be merged into a single summary report by the creditor requiring additional time and expense.

There is no known incidence of automated referral of a debtor to an intermediary or a second such referral from the intermediary to the financial assistance center, such as a credit agency. Thus, there was no known capturing of a referrer or lender identity, or caller or debtor identity, by say the intermediary for use in, say, tracking, reporting, or feedback to any of the parties involved. Nor would there be any automated referral criteria for selecting a financial assistance center (e.g., credit counseling agency, other lender, etc.), say, by computer logic that applies referral criteria to the call. Lenders would have little idea how the credit counseling agencies fared, and the agencies would nave no idea how they fared as compared with other agencies.

In sum, the industry has worked long and hard to collect on debts, and there is a plethora of lenders, troubled debt, and financial assistance centers, yet the known prior art has shortcomings that have left many inadequately addressed needs.

A. Objects and Advantages

In view of the foregoing, an object of the invention for which a patent is sought is improve over or overcoming some or all of the drawbacks indicated herein.

It is an object of the present invention to provide a computer system linked to call referral activity from debtors to lenders, e.g., by way of an intermediary, to financial assistance centers.

It is another object of the present invention to provide a computer system to select which of a plurality of financial assistance centers is suitable, based on lender-specified criteria, for referral of particular calls.

It is yet another object of the present invention to provide a computer system to capture debtor, and preferably lender, identities and/or other data (e.g., by ANI, DINS, IVR, telephony,) for referral and feedback, reporting, management, and comparative purposes.

It is still another object of the present invention to provide a computer system to communicate call referral reports, in real or near real time, to a secure global network site, such as an Internet web site.

It is an additional object of the present invention to provide a computer system to trigger call routing by defaults, time of day, location of caller, quantity (e.g., percent of calls placed to a center, prior communication between a particular caller and center, etc.

It is also an object of the present invention to provide a computer system to generate call referral reports by time of day, day of week, state of debtor, as well as an

analysis of uncompleted (e.g., hang ups) calls, comparison with other centers – especially those used by a common lender.

These and other objects and advantages of this invention will become apparent from a consideration of the figures and ensuing description in contrast to the state of the art before the present invention.

B. Summary of the Invention

These and the other objects of the present invention, as apparent from the specification as a whole, are carried out by providing a machine, manufacture, process, and improvement thereof in which user defined criteria is electronically and digitally stored in a custom database which processes and modifies electrical and digital signals representing data so as to overcome the aforementioned disadvantages of prior referral management policies or systems. More particularly, the invention involves, a computerized system for the management, tracking, and reporting of referrals make from one company, individual, or entity to another company, individual, or entity. More particularly, the present invention relates to a process that utilizes telecommunications technology, computer technology, database technology, web-based reporting application technology to manage, track, and report results based on the user defined criteria.

More particularly, this invention relates to an automated computer system that allows referrers to define referral criteria, manage their referral process, track referrals and types, and number of referrals, and receive referral results in pre-defined or custom reports in real time or near-real time. One particularly application for this invention is in the credit counseling industry where issuers of unsecured debt such as credit cards might be interested in referring financially stressed customers to credit counseling agencies for assistance in meeting their financial obligations.

Even more particularly, the present invention relates to an improved digital electrical computer-based system configured to address the foregoing objects, including a machine (programmed computer), methods for making and using it, products produced by the method, data structures, and necessary intermediates, collectively referenced herein after as the method (for the sake of brevity).

Accordingly the invention can be exemplified as a computer-aided method such as that for a referrer-controlled method for transferring an inbound communication to one of a plurality of financial assistance providers, the method including the steps of: receiving an

inbound communication from a referring apparatus of information sufficient to identify a referrer identity; selecting which one of a plurality of financial assistance providers to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the referrer identity; and connecting the inbound communication to the one of the plurality of the financial assistance providers in accordance with the criteria.

In any of the embodiments, the steps of receiving and selecting can be carried out with the referrer identity being a lender identity and with said inbound communication including a telephone connection to a debtor of a lender having the lender identity.

Another way of viewing the invention is that it is a method for referring a telephone communication to one of a plurality of financial assistance providers based on lender criteria, the method including the steps of: storing telephone numbers for a plurality of financial assistance providers in memory accessible by a digital electrical computer; obtaining lender criteria for selecting one of the financial assistance providers; storing said criteria for access by said computer; identifying a debtor; selecting one of the financial assistance providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers; and connecting the debtor by telephone to the one of the stored telephone numbers.

In any of the embodiments, the invention can be carried out by further including the steps of: using ANI to detect a telephone number; and associating the telephone number with debtor information.

In any of the embodiments, the invention can be carried out by further including the steps of: using DNIS to detect a telephone number; and associating the telephone number with lender information.

In any of the embodiments, the invention can be carried out by further including the steps of: receiving debtor-identifying information by telephony; and communicating the information from said telephony to the lender for tracking debtor payment performance.

In any of the embodiments, the step of connecting can be carried out with the financial assistance center being a credit-counseling agency.

In any of the embodiments, the invention can be carried out by further including the step of: providing some of said financial assistance centers with call activity reporting by means of a secure web site.

In any of the embodiments, the invention can be carried out by further including

the step of: providing call activity reporting updated no less than daily at a secure web site.

In any of the embodiments, the invention can be carried out by further including the step of: providing a web site demonstration of said method.

In any of the embodiments, the step of selecting can include: applying as said criteria a call routing triggered by a quantity of prior calls respectively placed to the financial assistance centers.

In any of the embodiments, the step of selecting can include: applying as said criteria a call routing triggered by a detection of a debtor who has previously been referred to one of the financial assistance centers.

In any of the embodiments, the step of selecting can include: applying as said criteria a call routing triggered by time of day.

In any of the embodiments, the step of selecting can include: applying as said criteria a call routing triggered by location of the debtor.

In any of the embodiments, the step of selecting can include: applying as said criteria a call routing triggered by time of day, location of the debtor, and a quantity of prior calls respectively placed to the financial assistance centers.

In any of the embodiments, the step of selecting can include: applying as said criteria a default call routing triggered by a failure to make a first connection to one of the financial assistance centers.

In any of the embodiments, the invention can be carried out by further including the steps of: storing call referral information including number of calls and call duration data for each said financial assistance center; and generating a report of said call referral information.

In any of the embodiments, the invention can be carried out by further including the steps of: storing call referral information including caller hang up data; and generating a report of said call referral information.

In any of the embodiments, the invention can be carried out by further including the steps of: storing call referral information including attempted but uncompleted call connecting; and generating a report of said call referral information.

In any of the embodiments, the invention can be carried out by generating a call referral report by time period for each said financial assistance center.

In any of the embodiments, the invention can be carried out by further including

the step of: including in the report an analysis of call referral activity by time of day.

In any of the embodiments, the invention can be carried out by including in the report an analysis of call referral activity by day of week.

In any of the embodiments, the invention can be carried out by including in the report an analysis of call referral activity by state of debtor.

In any of the embodiments, the invention can be carried out by including in the report an analysis of uncompleted calls.

In any of the embodiments, the invention can be carried out by generating a call referral report including a comparison of said financial assistance centers.

In any of the embodiments, the step of generating includes generating the call referral report including the comparison of said financial assistance centers by a respective one of the lenders.

In any of the embodiments, the invention can be carried out by using IVR to associate the telephone number with debtor information.

In any of the embodiments, the invention can be carried out as a report (product) produced by a method.

In any of the embodiments, the invention can be carried out as a computer system programmed to implement a method for referring a telephone communication to one of a plurality of financial assistance providers based on lender criteria, the computer system including: a digital electrical computer having a processor, the processor electrically connected to store and receive electrical signals at a memory device, to receive input electrical signals corresponding to input information from an input device, to convert output electrical signals into output information at an output device, the processor programmed to control the digital electrical computer to receive the input electrical signals and to process the input electrical signals to produce the output electrical signals in storing telephone numbers for a plurality of financial assistance providers in memory accessible by said digital electrical computer, storing lender-provided criteria for selecting one of the financial assistance providers, identifying a debtor in response to a telephone communication, and selecting one of the financial assistance providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers; especially as further including a telephone controlled by said digital electrical computer to connect the debtor by telephone to the one of the stored

telephone numbers.

In any of the embodiments, the invention can be carried out as method for making a computer system to refer a telephone communication to one of a plurality of financial assistance providers based on lender criteria, the method including the steps of: providing a digital electrical computer having a processor, the processor electrically connected to store and receive electrical signals at a memory device, to receive input electrical signals corresponding to input information from an input device, to convert output electrical signals into output information at an output device; and programming the processor to control the digital electrical computer to receive the input electrical signals and to process the input electrical signals to produce the output electrical signals in storing telephone numbers for a plurality of financial assistance providers in memory accessible by said digital electrical computer, storing lender-provided criteria for selecting one of the financial assistance providers, identifying a debtor in response to a telephone communication, and selecting one of the financial assistance providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers.

In any of the embodiments, the invention can be carried out as a computerized method for providing call referral activity reporting at an Internet address, the method including the steps of: generating call referral data by receiving an inbound telephone communication from a referring apparatus of information sufficient to identify a referrer identity, selecting which one of a plurality of financial assistance providers to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the referrer identity, and connecting the inbound communication to the one of the plurality of the financial assistance providers in accordance with the criteria; and posting call referral data to the Internet web address.

In any of the embodiments, the invention can be carried out as further including the steps of: engaging accounting software to track compensation for the connecting.

Briefly, in the system of the present invention, and in the case of an intermediary, a telephone phone rings – collect ANI (originating number) and DNIS (number called) information. The DNIS number identifies the lender to the intermediary. The ANI information becomes important to help determine if the lender is doing a warm transfer or the consumers are calling themselves. Based on this information, the intermediary will later

determine if this consumer called before and route them back to the correct (previous) agency.

Answer the call – time stamp. This step to mark the beginning of the call.

Prompt the caller for digits – credit card information – for routing back to the lender to identify the caller and track what became of the caller.

Authenticate the collected digits – i.e., credit card number.

Play a "Thank-You" message and place the caller on "hold."

Determine if consumer has called before: Previous caller; New caller; Default.

Perform routing table lookup – Using the DNIS and ANI information query the routing tables for an outbound number to agency.

Seize an outbound telephone channel (line).

Get the next outbound telephone number.

Dial the outbound number.

Was the call answered in 4 rings (valuable for report information); if not, check if there is another outbound number – shift from primary agency to secondary agency.

Connect caller to agency.

Wait for hang-up or call time-out – Monitor both sides of the conversation for a hang-up. If hang-up is detected, clean up resources.

Generate updated reports every two minutes, posted to a secure web site.

The Referral Management System (RMS) is not limited to just the credit counseling world.

A Receiver (someone who receives a referral) can be any of the following:

1. consumer credit counseling agency
2. home equity lender
3. debt consolidation or loan refinancer
4. bill paying service (automated or not)
5. commercial lender
6. financial planner

or more particularly, an apparatus of the same.

A Referrer (someone who directs a call for the referral) can be any of the following:

1. creditor
2. employee assistance program (EAP)
3. professional employer organization (PEO)
4. membership services organization
5. labor unions
6. affinity groups
7. clubs
8. credit unions

or more particularly, an apparatus of the same.

While the foregoing is a reasonable summary, it should be understood that the scope of the invention is defined by the claims subsequent hereto, and that variations on the preferred embodiment are intended to be embraced therein, particularly call referral without an intermediary, as for example by the lender itself directly connecting callers to credit counseling or other financial assistance agencies. Further detail is provided in the drawings and detailed discussion set out below.

C. <u>Brief Description of the Drawings</u>

Fig. 1 is an illustration of an embodiment of the present invention.

Fig. 2 is an illustration of an embodiment an IVR System diagram in accordance with the present invention.

Fig. 3 is an illustration of an embodiment an IVR High Level diagram in accordance with the present invention.

Fig. 4 is an illustration of an embodiment an IVR Database Schema in accordance with the present invention.

Fig. 5 is an illustration of an embodiment a main screen in accordance with the present invention.

Fig. 6 is an illustration of an embodiment a members screen in accordance with the present invention.

Fig. 7 is an illustration of an embodiment a members summary screen in accordance with the present invention.

Fig. 8 is an illustration of an embodiment a report for levels one, two, and three in accordance with the present invention.

Fig. 9 is an illustration of an embodiment a report for levels four and five, and of a comparison to date, in accordance with the present invention.

Fig. 10 is an illustration of an embodiment a custom report screen in accordance with the present invention.

Fig. 11 is an illustration of an embodiment a report with analysis in accordance with the present invention.

Fig. 12 is an illustration of an embodiment a report map in accordance with the present invention.

Fig. 13 is an illustration of an embodiment a network in accordance with the present invention.

IV. DETAILED DESCRIPTION OF A PREFERRED EMBODIMENT

Turning now to a detailed discussion of how to make and how to use the present invention, please refer to the code in the Appendix hereto, which is incorporated herein. Generally, with regard to making and operating the Referral Management System (RMS) 1 of the present invention, the following terminology is being used.

1. **RMS** Referral Management System
2. **RT** Routing Table
3. **OBN** Outbound Number
4. **ANI** Automated Number Identification (Originating number)
5. **DNIS** Dialed Number Identification Service (Toll-free called number)
6. **IVR** Interactive Voice Response
7. **CCA** Consumer Credit Agency
8. **PSTN** Public Switch Telephone Network
9. **DTMF** Dual Tone Multi-Frequency (Touch Tones)
10. **Outbound Number** – A Toll-Free number belonging to a particular CCA.
11. **Default Outbound Number(s)** – A Toll-Free number of a CCA to call in the event a database lookup fails.
12. **Customer** – Bank's customer; this individual is provided a PEREGRIN Toll-

Free number, by the bank.

For a particular embodiment, consideration should be given to T1 interfaces, commercial software, custom software, and hardware products and other features; major factors include scalability, reliability, compatibility, functionality, available support, and short and long term cost. T1 trunking options from the Tier-1 Long Distance Exchange Carriers (LEC's) can be obtained by contracts with the LEC's. Equipment location can be such as **SkyNetWeb**, a co-location facility in Baltimore, MD. which provides the following:

1. Locked Cabinet (7' X 30" X 19")
2. Backup Power Generators
3. 24/7 Access to the equipment
4. Internet Access
5. Public Network Access

A suitable IVR platform can be obtained from LCG, and database products, such as those from Oracle, Sybase, and Microsoft, can be considered for a particular application. Sybase can be chosen.

Hardware used for the RMS can include T1 interface boards (Dialogic, and BrookTrout), RAID options, memory, processing speed requirements, and Backup & Recovery options. Dialogic can be used, and RAID V can be chosen for the disk array to provide redundancy; XEON processors can be used for potential expansion of the System 1 with 512K of RAM.

A toll-free provider can be considered for the best cost effective plan for the particular embodiment, considering per minute cost, minimum monthly requirements, and length of contract. Spring Valley (a subsidiary of WorldCom) can be used.

Hardware can be comprised of the following RMS:

Category	**Description**	**Qty.**
Motherboard	Intel C440GX Dual-Xeon	1
CPU	Intel Pentium III Xeon 550MHz w/ 1MB cache	2
Memory	256MB Synchronous DRAM	2
Boot Drive	Seagate Medalist 6.4GB Ultra ATA/66	2
Hard Drives	9.1GB IBM Ultra2-SCSI SCA LVD 80pin SCA 10,000rpm	4
RAID	PCI - Adaptec:AAA-131U2, 1 ch., Ultra2-SCSI, 64MB	1

Controller	Cache	
CDROM	IDE 48X CDROM	1
OS	Windows NT Server 4.0, with 5 client licenses	1
Case	Intel Cabrillo-C Full Tower with 3 redundant 400W Power Supplies	1
Pedestal Kit	Pedestal Kit for Cabrillo-C chassis	1
Floppy Drive	IDE 1.44MB 3.5"	1
Keyboard	Windows PS2 104 Key	1
Mouse	Microsoft PS2 Intellimouse	1
Monitor	Viewsonic Optiquest Q51 15" .28dp	1
Modem	US Robotics **External** (56k w/voice) & Blaster **External** (56K w/voice)	2
NIC	ISA - 3COM 10/100MB Ethernet Card	1
Backup	Seagate Scorpion 12/24 SCSI2 Tape Backup	1
Backup Software	Seagate Backup Exec for Windows NT Version 7.3 **Multi-Server**	1
Warranty Maintenance	3 yr Onsite, pageable, 7/24, 4 hour response	1
UPS	**APC Smart UPS 700Net (w/ powerchute software and cable)**	**1**
Remote Management	Intel PCI Card/Modem (Emergency Management Card) with Software	1
CSU	External T1 CSU's (one spare)	3
Database Management	**Sybase Adaptive Server Anywhere (20 concurrent license)**	**1**
IVR Platform	VBVoice - 96 channel Professional Edition	1
T1 Boards	Dialogic SC/240 Single T1 Boards	3

The trunk interface boards are Dialogic SC/240 T1 Interface boards. The IVR software was built using the Professional Version of Pronexus's VBVoice Toolkit. This software interfaces with the Dialogic T1 interface boards to answer the call, collect the ANI and DNIS information, prompt the Customer, initiate the Outbound Number database lookup, dial the Outbound Number and bridge the call between the Inbound Caller and the Outbound

destination.

VBVoice is purchased based on number of channels that it will support. This support can always be upgraded but currently can support a maximum of ten T1's, e.g., the following version of VBVoice: VB Voice Professional 4.1 - 96 Channels (supports 4 T1's). This software support of four T1 circuits will allow for expansion of two more T1's without upgrading the VBVoice software

The IVR Server has the following available 4 PCI slots for T1's. In the present implementation, there are three single T1 PCI boards. Two were immediately configured in the system and one is a spare. The initial capacity will be as follows: T1 Trunks – Two (Two PCI boards – One T1 per board): This allows for 24 simultaneous completed calls to the CCA's through the system. Initial call volume capacity is 20K calls/month (non-blocking).

Assumed the following average call criteria:

1. 24 Business Days per Month
2. 12 Business Hours per Day
3. 7 Minutes per Call

With the above call criteria, the IVR system will average approximately 1 call per minute with a 20K calls/month load on the system.

The Referral Management System 1 (RMS) performs criteria-based call routing. A caller dials a nationwide toll-free number that enters into the RMS via PSTN T1 audio trunks. Data including originating number (ANI), and called number (DNIS) are sent in over the PSTN and are collected by the RMS system. From this data, the day of week, time of day, and geographic region are determined and are utilized in a routing table (RT) lookup. The caller is presented with a recorded greeting and a request to enter a credit card number (if this prompt is enabled), which is then captured by the RMS. If no number is entered or the number is determined to be an invalid credit card number, the caller is prompted again. With or without data from the first and second try, a recorded message is played and the transaction proceeds. A routing database lookup locates one main outbound number (OBN) and one or two default outbound numbers to dial depending on the routing model assigned to the toll-free called number (DNIS). The provided routing models are:

1. **Default** – One or two numbers assigned to a call if a DB lookup fails or primary call fails.
2. **Statistical** – Routing based on percentage of calls going to two or more

agencies.

3. **Time & Location** – Routing based on where the call originated from (ANI).

4. **Hybrid** – Combination of the Statistical and Time & Location Models.

The RMS places the customer "on-hold" and dials the OBN, and then connects the Customer or caller once an answer is detected. If a busy signal or no answer (defined by a configurable number of rings) is encountered, the call is re-routed to a default OBN based on RT specifications.

The RMS will continue to monitor the call until a hang-up condition is detected. It will then database the total length of the call. The RMS stores the detailed data on each call into a database record which is sent to the PEREGRIN Web Server via a push process. This push process logs its activity and occurs at a configurable rate (e.g., every two minutes).

The following RMS requirements utilized in the development of the System 1.

A. IVR Application Requirements

1. Shall answer phone call and start timer.
2. Shall collect and/or database:
3. ANI Collected (Y or N)
4. Originating Number (ANI)
5. State call originated from (2 Digit)
6. Start Date of Call (DD/MM/YY)
7. Start Time of Call (HH:MM:SS)
8. End Time of Call (HH:MM:SS)
9. Length of Call (HH:MM:SS)
10. Called Number (DNIS)
11. Customer (i.e., caller) Entered Digits (16 max.)
12. Criteria Cell Matched
13. Number Call was attempted to...
14. Number Call was completed to...
15. Completion code (TRUE, FALSE)
16. Non-complete reason (busy, no answer, line failure)
17. Shall prompt Customer, if enabled, for a 13-16 digit number terminated by a pound sign and shall log an event for digit time outs. Shall be able to disable Customer prompting for digits for a given DNIS

18. Shall view an invalid digit as a digit timeout.

19. Shall database number entered by Customer.

20. Shall wait eight (8) seconds for Customer to enter the first digit before prompting the Customer for a number a second time.

21. Shall wait eight (8) seconds in between digits, before prompting the Customer for a number a second time.

22. Shall authenticate the number entered by the Customer and shall log an event should authentication fail.

23. Shall authenticate the number entered by the Customer when the maximum number of digits is entered regardless of whether or not a pound sign was entered.

24. Shall play a "Thank-you" message and proceed with the transfer if the second prompt fails in anyway.

25. Shall play a "Thank-you" message anytime the Customer properly enters the number.

26. Shall be prompted a maximum of two times before proceeding with the transfer.

27. Shall determine if Customer has called before only after a successful authentication.

28. Shall transfer Customer to the same Outbound Number used on their first call and shall NOT try another Outbound Number should this one fail.

29. Shall seize an outbound channel and send DTMF digits down the channel.

30. Shall interface to a Sybase database.

31. Shall query the Sybase database for a list of Outbound Numbers to Dial.

32. Shall record the total length of the call.

33. Shall log significant events.

34. Shall put Customer in HOLD state.

35. Shall play message or music while Customer is in HOLD state.

36. Shall play "THANK YOU" message after authentication succeeds or fails

twice.

37. Shall ring the Outbound Number 4 times, if no answer, shall dial the next Outbound Number.

38. Shall dial the next Outbound Number if fast busy is detected.

39. Shall remove the Customer from the HOLD state and connect them to the "answered" Outbound Number.

40. Shall play an "apology" message if we fail to seize an outbound channel and shall log this event.

41. Shall detect if either side of conversation hangs up and do the following:

42. Clean up resources appropriately

43. Record the time

44. Shall log an event if a conversation exceeds a maximum time.

45. Shall log an event, play an "apology" message, and clean up resources if all Outbound Number dial attempts Fail.

46. Shall use a default Outbound Number if all Outbound Number database lookups fail.

47. Shall record time when Customer is connected to an "answered" Outbound Number.

48. Shall attempt to connect first time Customers to a maximum of three (3) different Outbound Numbers, 1 from the Routing Tables and 2 Defaults.

49. Shall attempt to connect Customers to the 2 Default Outbound Numbers in the event the Routing Table lookup fails.

50. Shall read a configuration file for basic system parameters:

51. Number of Rings to wait for an Outbound Number to answer

52. Maximum length of a call

53. Amount of Time to wait between digits

54. Maximum Number of Digits in prompted number

55. Minimum Number of Digits in prompted number

56. Database "push" interval

57. Shall be dynamically re-configurable

58. Shall play a custom greeting based on DNIS when the call is first

answered.

59. Shall be able to modify or add custom greetings for the first prompt without re-compiling the system code.

B. Database Requirements

1. Shall be encrypted and written to a file every 24 hours.

2. Shall push the IVR table data out the network connection at a configurable interval.

3. Shall specify a Routing Model for all Inbound Numbers

4. Shall have three basic Routing Models and one Default. The three basic Routing Models are:

5. Statistical

6. Time Location

7. Hybrid

8. Routing Models shall key off the DNIS information

9. Shall provide three types of Lookups:

10. Previous Caller: For valid CCN's, shall determine if Customer has called before. If customer has called before and was connected to a CCA, then the previously dialed Outbound Number will be returned. If the Customer called before but was never connected to an Outbound Number then the Customer will be treated like a new caller and a New Caller Lookup will be performed.

11. New Caller: If the Customer has not called before or an invalid CCN was entered or the Customer has called before but was not connected then the Routing Model specified for the DNIS will be used to lookup one Outbound Number. Regardless of the specified Routing Model a Default Routing Model will always return two Outbound Numbers. When a Routing Model is not specified for a particular DNIS the Default Routing Model will be used.

12. Default: For each DNIS two CCA numbers will be specified, one primary and one secondary. This lookup will always return two outbound numbers.

13. Shall handle the following Routing scenarios:

	Call Scenario	Lookup Description
1	DNIS not Collected	Go to Routing-Decision table, key off "not received" and use the specified Routing Model.
2	Invalid DNIS Collected (DNIS collected is not defined in our table)	Go to Routing-Decision table, key off "invalid" and use the specified Routing Model.
3	DNIS Collected, ANI not Collected	Go to Routing-Decision table, key off the received "DNIS" and use the specified Routing Model to get the first Outbound Number to dial. (This creates a unique routing issue if the TimeLocation Model was specified. There should be logic inside the TimeLocation Model to handle this scenario.) The IVR will use the Default Routing Model to lookup two more Outbound Numbers. A maximum of **three** Outbound Numbers will be tried for this Customer.
4	Both DNIS and ANI are Collected	Go to Routing-Decision table, key off the received "DNIS" and use specified Routing Model and use it to lookup one specific Outbound Number. Attempt to dial this CCA. The IVR will use the Default Model to lookup two default Outbound Numbers. A maximum of **three** Outbound Numbers will be tried for this Customer.
5	Bank requests: XX% of the time call CCA #1 XX% of the time call CCA #2 . . . XX% of the time call CCA #n Primary Default Secondary Default	**Statistical Model**: For each Inbound Number the bank will specify a certain number of Outbound Numbers (CCA's) with corresponding percentages. The total percentages must add up to 100%. If only one Outbound Number is specified then the percentage must be 100%. The model will be used to determine the first number to attempt. **DefaultModel:** The bank will also specify two default number if the first attempt fails.

Bank requests:

State1 and TimePeriod1 to CCA #1

.

State1 and TimePeriod4 to CCA #2

.

StateN and TimePeriod1 to CCA #P

.

StateN and TimePeriod4 to CCA #Q

Primary Default

Secondary Default

Time Location Model: For each Inbound Number the bank will specify calls from a certain state and at a certain time period to be routed to a particular CCA. The Time Periods will be mutually exclusive. The number of Time Periods will be limited to four for each state. The model will be used to determine the first number to attempt.

DefaultModel: The bank will also specify two default number if the first attempt fails.

Bank requests:

State1 and TimePeriod1 to CCA #1

State2 and TimePeriod2

- 50% to CCA#2
- 50% to 10 other CCA's

Hybrid Model: This model combines the Statistical and TimeLocation Models into one Model so when a Customer calls from a particular location during a particular time range we can statistically route calls to the appropriate CCA. In addition we can route differently based on the day of the week. In particular we can discern between day of the week, weekends, and holidays.

Default Model: The bank will also specify two default number if the first attempt fails.

Overall system design and technical management for the RMS system includes the IVR System, Database Schema development, custom IVR application development, error recovery utilizing paging technologies, installation and testing, and future expansion and support plans.

Fig. 1 is an illustration of an embodiment of the present invention. Fig. 1 shows a customer 2 or caller connected by a channel to PTSN 4, which is centrally connected to a

CCA 6, a Remote Monitoring Station 8 allows the referring bank to listen in on calls which are being transferred or sent to agencies, which may require a monitoring statement to be made when the call is be transferred advising the consumer that the call may be monitored, and Tier 1 Provider 10 of channels (in-bound and outbound audio lines), which connect via Dual Processor Server 12. Dual Processor Server 12 includes Trunk Interface Boards 14, which link to PSTN 4 via a Remote Maintenance System 16 is monitoring software which detects the condition or falure of key aspects of the IVR, such as temperature of the unit, hard drives working, etc., and sends a page to personnel if warning conditions occur. It also allows remote rebooting of the system, IVR 18 Database Management System 20, with Custom Software 20 is all of the steps detailed beginning with step 1., Collect ANI and DNIS at 30. This softweare analyzes the call, gathers information, presents it for routing and sends the call to the designated agency. Dual Processor Server 12 communicates with Disk Array 24, makes a tape back up 26, and interfaces with a courier system such as UPS System 28.

As to error recovery, the following paging requirements are for the RMS System 1 to recover from system faults and generate pages:

1. Inbound T1 Fault
2. Outbound T1 Fault
3. Database Fault
4. WebServer Not Accessible
5. Switched to Backup Power

There should be a continuous monitoring capability to detect problems with the RMS server such as temperature thresholds exceeded, memory errors, disk errors, and Operating System malfunctions.

With regard to the IVR subsystem, access to the Internet can be provided via a port on SkyNetWeb's switched Ethernet LAN. The access can be through MCI/Worldcom's UUNET. Thirty-two (32) IP addresses can be provided and 50 GB of data transfer per month can be supported

For public network access, 24 in-bound audio channels (telephone lines or the like) can be provided by a Spring Valley/ MCI WorldCom Dedicated T1 Trunk. There also can be 24 out-bound audio channels, which can be provided by a MCI WorldCom Local T1. Additional in-bound and out-bound audio channels
can be provided by a Spring Valley/ MCI WorldCom Dedicated T1 Trunk.

Fig. 2 is an illustration of an embodiment an IVR System diagram in accordance with the present invention. The IVR application for the RMS 1 and the IVR Sub-System custom software 20 has the following description.

1. **Collect ANI and DNIS** at 30;
2. **Answer Call** at 32: Time stamp this step to mark the beginning of the call.
3. **Prompt Customer for Digits** at 34: After answering the Call, prompt Customer for digits using **Prompt 1**. After the first digit timeout prompt Customer for digits using **Prompt 2** and after the first authentication failure prompt the Customer for digits using **Prompt 3**.
4. **Wait for Customer to enter a DTMF digit** at 36: The first time the Customer fails to enter a digit, log an event, and re-prompt the Customer for digits using **Prompt 2**. The second time the Customer fails to enter a digit, log and event, and prompt the Customer using **Prompt 4**. The Customer has maximum amount of time to enter a digit and this will be specified by the digit timeout parameter. This parameter will be dynamically re-configurable.
5. **Collect a DTMF digit** at 38.
6. **Validate the Collected digits** at 40: Proceed to step 7 and authenticate the collected digits if any of the following cases are **TRUE**:
   - If the digit is a pound (#) at 40
   - If the digit is a star (*) at 40
   - If the 17th digit is NOT a pound (#) at 40
   - If NONE of the above cases are TRUE then proceed to step 36 and wait for another digit.
7. **Authenticate collected digits** at 42: Do the following checks in the following order:
   - Invalid digits (star *)
   - Minimum number of digits required
   - Maximum number of digits allowed
   - Subject the collected string of digits (minus the pound (#) sign) to provided authentication algorithm.

- The first time any of the above checks **FAIL**, log an event and re-prompt the Customer for digits using **Prompt 3**. The second time any of the above checks **FAIL**, log an event and prompt the Customer using **Prompt 6**.

8. **Play a "Thank –you Message** at 44: Depending on how a Customer gets to this step one of three different prompts will be played.

9. **Play a "Thank –you Message** at 46: Depending on how a Customer gets to this step one of three different prompts will be played.

10. **Determine if Customer called before** at 48: Only when authentication is successful, perform a database lookup into the Customer Tables to determine if the current Customer has called in the past. When doing this search in the database we should only have to search calls which have authenticated properly. This should speed up this query. This step is performed in an effort to reconnect past Customers to the same Outbound Number every time, provided they always enter their account number properly.

11. **Perform Routing Table Lookup** at 50: Using the DNIS and ANI information query the routing tables for an Outbound Number.

12. **Put Customer on HOLD** at 52: Customer must be put on **HOLD** while the **IVR** system dials the Outbound Number. Time stamp this step so we can monitor how long we keep a Customer on **HOLD.**

13. **Play Music or a Message** at 54: While the Customer is on **HOLD** play music or use **Prompt 9.**

14. **Seize an Outbound Channel** at 56: If this succeeds proceed to step 14, if it fails, log an event and play the Customer message using **Prompt 8**.

15. **Get the Next Outbound Number** at 58: Get the next Outbound number to dial. If the Customer has called before then there will only be one number on this list. If this is a first time caller and the routing table lookup was successful then there will be 3 numbers on this list (1 from routing tables and 2 defaults). If this is a first time caller and the routing table lookup failed, then there will only be 2 numbers on this list (the 2

defaults).

16. **Dial the Outbound Number** at 60: Send DTMF tones down the outbound trunk corresponding to the Outbound number. (Dial the CCA)

17. **Was Call Answered within 4 Rings** at 62: If it was then proceed to step 19

18. **Are there any more Outbound Numbers** at 64: If the Called party fails to answer within the first 4 rings, for any reason, then we end up here. If there are more Outbound numbers to dial goto step 14, if not, log an event and Play an apology message specified by **Prompt 7**.

19. **Play "Apology" Message** at 66: Depending on how a Customer gets to this step one of two different prompts will be played

20. **Connect Customer to CCA** at 68: Time stamp this step and calculate the amount of time it took the **IVR** system to connect the Customer to an appropriate destination.

21. **Wait for Hang-up or Call Time-Out** at 70: Monitor both sides of the conversation for a hang-up. If hang-up is detected, clean up resources (trunks, etc.) and time stamp this step so the total length of call can be calculated. If hang-up is **NOT** detected before the call duration reaches the maximum allowed, log an event, time stamp and clean up resources (hang-up).

Turning now to the IVR Sub-System Database 20 (Fig.1), the Sybase product, Adaptive Server Anywhere can provide database Management for the RMS. A Push application was developed to transfer database content required by the Web Sub-System over the network connecting the two sub-systems. The timing of this push is controlled by a setting in a configuration (setting indicates the number of minutes between pushes). For example, if set to "2" will push the data every two minutes. To make the push more efficient, only the new records since the last push are sent to the Web Server.

The IVR Sub-System of Data Mangaement System 20 interfaces with the Web Sub-System shown in Fig. 3. Components include IVR Database 72, Web database 74, which communicates to a global network such as the Internet World Wide Web 76. Benefits Include:

1. Protects integrity of IVR Database

2. Redundancy

3. Optimized Web Database for Web Reporting

4. Removes reliance of Web Server on IVR Database (split sisters)

Database Schema is shown in Fig. 4 whch is the routing model and data for each referrers' inbound lines. With regard to the Website (e.g., for access to reports), it is advisable to utilize a browser, such as Internet Explorer 4.0 or higher, or Netscape Navigator 4.0 or higher, etc., preferably with 128-bit encryption (SSL).

Internet Explorer

1. Select Help on the menu bar

2. Choose About Internet Explorer from the drop down menu

3. The number in the "Cipher Strength" field is the encryption strength

Netscape

1. Select Help on the menu bar

2. Choose About Navigator or About Communicator from the drop down menu

3. Scroll down and look to the left for the statement that begins, "This version supports U.S. Security with RSA Public Key Cryptography" That indicates a 128-bit encryption level.

Preferably the invention is carried out with a secure web site, for example, using Secured Sockets Layer (SSL) for secure transmissions. SSL applies encryption between two communicating applications, such as the Referrer Computer and the System Internet server. When the Referrer Computer transmits data over the Internet, the data is encrypted or "scrambled" at the sending end and then decrypted or "unscrambled" at the receiving end. Encryption is a technology that allows secure transmittal of information along the Internet by encoding the transmitted data using a mathematical formula that scrambles it. Without a corresponding "decoder," the transmission would look like nonsense text and would be unusable. It can be used with many applications, including electronic commerce (sending credit card numbers for orders or transmitting account information), e-mail messages and sensitive documents. The System uses digital signatures and 128-bit encryption to identify users and to ensure that information exchanged online is safe from interception and alteration.

Additionally, the Web Site requires a unique User ID and Password. Thereafter,

each time a Referrer Computer is used in a sign-on, the user's identity is confirmed by a series of authenticating steps. After authentication, a "cookie" is planted in the Referrer Computer system to identify the referrer Computer

Preferably the invention is carried out so that the browser *must* accept "cookies". A browser may be set to receive cookies automatically or to notify of cookies. Either way is acceptable. If the browser is set to notify, a user may receive a notice that the server wishes to set a cookie when the user accesses secure areas of the Web Site.

Put simply, a "cookie" is a small piece of information about a computer's identity. There are two kinds of cookies -- "persistent" and "transient." A persistent cookie, once installed, remains on the hard drive of a computer. Preferably a transient cookie is used, which is not permanently stored on the Receiver Computer hard drive and is not available to anyone other than the System. The cookie contains information that allows the System to maintain continuity from one page to another as the referrer Computer navigates the site and reports. All information is securely encrypted through the use of SSL as described above.

Accessing the Web Site is carried out in the usual manner of entering the correct Internet address the Referrer Computer's browser address bar and hitting "enter." At this point, the System Website security validates the IP address and approach. Once a main screen appears, the referrer Computer can be used to "bookmark" the page for future easy reference.

From the main screen in Fig. 5, a user of the Referrer Computer can choose:

Members 100 – a secure part of the Website, requiring a login id previously obtained from the System by using a CONTACT US button to obtain a login id. The user can access all reports by this means.

Links and News 102 – links for both financial and industry purposes, and news that is pertinent to the industry. Use the CONTACT US button at the bottom of the page to suggest a link.

What we do 104 – all about the System for receivers and referrers. New visitors can enroll to become a receiver or referrer or view a tutorial by clicking on the links here.

About us 106 – all about the System and its related team-as the enterprise grows.

As the user moves a mouse pointer over any of these items, a description of

the function appears to its right in the green area, replacing the verbiage there. At any time, anywhere in the site, the user can use a browser's "Back" button to return to a previous page. Or, click on the "nav" bar name to go right to that report or section. To go to the main page, Fig. 5, simply click on a HOME in the bottom left of any screen, or click on the System logo (in this case, Peregrin) in the upper right.

Turning now to using the embodiment of the present invention in connection with reporting, subsequent to the above-mentioned login, a user can move a mouse pointer over a MEMBERS button and click once. the user is then taken to a member login screen, Fig. 6. The user enters a User Name and password here. If the user has not enrolled, or forgotten a password, the user can click on the highlighted text below the login screen to send an email to the System automatically for assistance.

Once the user has entered a User Name and password, clicked on a SUBMIT button, and a summary for the login level appears. the user's login level will show referrals for a particular area of responsibility as defined by the user's administrator. the user's senior management may see all referrals by all departments within their areas of responsibility, while other department areas may see referrals from just their areas of responsibility. Some users who access reports frequently find it helpful to bookmark this page instead of the main page.

A login can be set to stay active for a fixed period of time, say, 30 minutes of inactivity, so if the user leaves the Referrer Computer for more than 30 minutes, the user will be automatically logged off the System. As long as the User is active within the time period, the user will not be automatically logged off, unless, of course, the user closes the browser.

A Member Summary Screen, Fig 7, is provided upon a successful login. This screen identifies the user and the location associated with the user. The user will be able to view reports for all referrals from this location. To come back to this summary at any time, simply click on a MEMBER SUMMARY button.

As to the Referrer reports, there are several buttons (options), such those illustrated on the left-hand navigation bar (navigation bar) of Fig. 7, DAILY REPORTS, 7 DAY REPORTS, 30 DAY REPORTS, AND YEAR REPORTS, which function identically for different time periods. MONTHLY or other periods could similarly be used.

DAILY REPORTS reflect the current day beginning at 12:00:01 AM of the day the user inquires. 7 DAY REPORTS reflect the last 7 days ending at 12:59:59 PM the day before the user inquires. 30 DAY REPORTS reflect the last 30 days ending at 12:59:59 PM the day

before the user inquires. YEAR REPORTS show the last 365 days ending at 12:59:59 PM the day before the user inquires. For specific date ranges, such as a calendar week , month, or year, use CUSTOM REPORTS.

Many of the higher-level reports include two powerful and useful buttons in the left most columns of Fig. 8 (in connection with Fig. 9). Click the DRILL DOWN button to get more information on any line that has a bold heading. For instance, from the monthly summary page Drill Down will take the user to a listing of each day's activity by receiver. Click on any **bold** entry from there to see a listing of unique callers on any one day. And Click on any **bold** entry from there to see callers with duplicate identification information. The user can learn more about drilldown reports below.

Click the COMPARE button to go to a sub-report listing comparative information on all referrers that the receiver uses. Examples:

When viewing a summary report, notice that call completion rates and talk time have decreased at one of the receivers. When the user clicks on the COMPARE button for that receiver, the user sees that the receiver now has two new referrers making referrals. This new referral volume could be affecting the service level the receiver has been providing to user, which may warrant investigation.

When the user clicks the COMPARE button for one receiver, the user may see that the Referrer makes up a majority of the referrals that this receiver is getting. Perhaps other referrers have not discovered the value this receiver can offer; perhaps other referrers have been in a similar referral relationship with this referrer before and have discovered it to be to their disadvantage to be dependent on one agency.

Whatever the reason, this information may warrant further investigation. Preferably referrer identities are not generally displayed, and volumes are shown as percentages of the total referrals to that receiver to maintain confidentiality of referrers. As a more particular example, consider YEARLY REPORTS.

The YEARLY REPORTS provide a snapshot of the user's Referring Institution, including referral data to all receivers in the last 365 days. The receiver name in level one can be clicked to visit the receiver's website, if there is one.

As always, click the browser's BACK button to return to the previous report, or click on a report name to go there directly.

Click on the DRILL DOWN button to proceed to level two, the next level of

detail. Here the user will see summary information for each of the previous 12 months for the receiver identified by clicking on a corresponding button. The date column in Level 2 is bold for every month in which there have been more than one referral made to this receiver.

Then, click on a bold month to go to Level 3 for a summary of referrals for the *month* to that receiver. There is one row for each day that there were referrals. Clicking on a bold date (Bold indicates that there was more than one referral made to that receiver that day) takes the user to level 4 where all referrals for that date are listed by Time of Call.

If any of the credit card numbers are bold in level 4 there are multiple records for that credit card number (even if the credit card number is shown as a 0), providing the user with the ability to drill down to level five.

Level five displays all matching records for the clicked card number.

Examples of YEARLY REPORTS are shown in Figs #-# . At level one, the date range is listed on top of the report. Click on the DRILL DOWN button for more detail on any receiver. At level two, the receiver name and date range are at the top of the report. There is one row for each calendar month. Months with multiple referrals are bold. Click on any Bold Month for detail by date of call. At level three, the receiver name and date range are at the top of report. There is one row for each date of referrals. Dates with multiple referrals are bold. Click on any Bold Dates for detail by caller's account number and origination. At level four, there is shown each card number entered for each call and the originating phone number for calls made to the receiver selected in level 1 for the day clicked in the previous level. Receiver name and date range are listed at the top of report. Records are sorted by time of day from most recent. There is one entry per unique identifier, i.e., credit card number. Multiple entries are Bold. (Click on Bold card numbers for more detail.) Zero is displayed if no card number was entered. At level five, in the case of multiple calls having the same card number, this report will show each of the calls made with that account number. Account number is listed at the top of the report. Originating phone number, time, date, and length of each call is listed.

Using COMPARE is a very powerful tool that permits a user to view other receivers being used by a referrer. Click on COMPARE next to the name of any receiver to see statistics such as those in Fig. 9, where the user will see its organization listed first, and all other referrers using that receiver will be listed (without identification) below that. This report enables easily comparison against other referrers at this agency, e.g., by:

1. Call completion rates

2. Phone times

3. Share of referrals contributed

4. Referrals to one receiver versus another

5. And, this report enables benchmarked performance questions:

6. What percent of referrals do are contributed to this agency?

7. Are call lengths longer or shorter? Is this better or worse? Does the referrer's call lengths contribute to returns/conversions/counseling effectiveness?

8. Is the referrer getting the service level for the share of referrals contributed?

9. Are a lot of referrers using this receiver? Why or why not?

10. Has the receiver started serving more or less referrers? Why? How does this affect service levels?

11. How does this receiver's performance with all referrers compare to other receivers?

Turning now to use of the CUSTOM REPORTS feature, this menu option provides the ability to construct a custom search of the referral database. The user is greeted with a custom search area similar to the one shown in Fig. 10. This search interface allows manipulation of all of the report variables in order to refine a search to meet a user's particular needs. These reports will display the requested information in a table. The user also can have the option to download these reports in a format which can be imported to a word processor or spreadsheet (like Microsoft Word ™or Excel™).

Turning now to use of the SUMMARY REPORTS feature, this menu option provides System members with anonymous summary information that reaches across all receivers and referrers. These reports produce real-time summary calculations on all records in the current database (maximum of 365 days). See Fig. 8, Level One.

Turning now to use of the TIME OF DAY / DAY OF WEEK REPORTS feature, this menu option provides a report of frequency data on caller activity based on a 7-day week. Data is provided for each day of the week with a drill down link on each day to provide information on an hourly breakdown. Currently summarizes all System 1 activity; but can also summarize by login. See Fig. 8, Level Two, where the user may drilldown on any **Bold** entry by clicking on it to see referral distribution by hour of the day.

Turning now to use of the TIME OF MONTH REPORTS feature, this menu option provides a report of frequency data on caller activity by calendar month of the year and

time of the month. Data is provided for each month with a drill down link on **bold** months to a daily breakdown. Currently summarizes all Peregrin activity; later will also summarize by login. See Fig. 8, Level 3, where the user may drilldown on any **Bold** entry by clicking on it to see referral distribution by day of the month.

Turning now to use of the STATE OF ORIGIN REPORTS feature, this menu option provides a report of frequency data on caller activity based on the state of origin. Data is provided for each state. Data is sorted by state. This report does not have drill-down functionality. Currently summarizes all activity; but can also summarize by login. See Fig. 9, Level Four.

Turning now to use of the STATE OF ORIGIN REPORTS feature, this menu option provides a report provides users with a summary of overall call completion rates across all receivers and referrers. The report also provides a percentage breakout on the causes for incomplete calls. Currently summarizes all activity; but can also summarize by login. See Fig. 9, Level Five.

An illustration of an embodiment a report screen for analysis is provided in Fig. 10, and a schematic view of the site reports is provided in Fig. 11.

Not shown on the Figs. is an accounting system, such as QuickBooks ™, which can operate on a computer of the intermediary, either independently or in connection to the System 1 of Fig. 1 to account for compensation for call referral, such as a flat fee for each call referral, the fee being paid, for example, by the financial assistance center receiving the call referral.

Turning now to the operational standards for the website, particularly the specifications and configurations of the web server, firewall server, and related software and hardware, consider first a general overview of the SQL database used to drive the website. The website maintains a simple but secure multi-server design. The firewall server, which protects the network from unauthorized access, is a Windows NT Server configured with Axent Raptor Software. The web server is another NT Server running Internet Information Server, Cold Fusion, and Microsoft SQL server.

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with a routing table entry which redirects all requests to the intermediary's IP address (64.23.0.20), which has been assigned to the first network card in the

Firewall. A Raptor server redirects the request from the firewall to the web server through a port 80 connection. The web server does not have an external Internet IP address. The web server is connected to the Firewall server using an internal IP address range 9192.168.XXX.XXX). The only device that is exposed to the Internet is the Firewall server 116, as illustrated in Fig. 13.

The Firewall Server 116 can, for example, be as follows: LCG Server; Windows NT Product ID Number 26699-OEM-0044587-97975; Intel Pentium III, 600 Mhz Processor (single processor); 256 MB RAM; 2 X 6.4 GB Hard Drives operating in a RAID configuration; 3 X 10/100 Network Cards (Intel); Top Card – Connected to WAN with blue cable; Middle Card – Connected to internal network with RED cable; Bottom Card – Currently inactive; Dual-redundant power supplies; 15 inch Optiplex monitor; CD-Drive; Floppy Drive. And the software can be Axent Raptor – Version 5.5; Internet Explorer; CuteFTP; Windows NT Server 4.0; Service Pack 5; Raptor Mobile VPN Software.

The firewall server 116 is configured to block all unauthorized Internet traffic. The minimum required ports have been left open.

Inbound traffic on port	Will resolve to
80 (http)	Port 80 on the web server
443 (SSL)	Port 443 on the web server
Outbound traffic from the web server on port	Will be routed to the Internet from port
25 (SMTP)	25 on the Firewall

The firewall server 116 can be installed with 3 Network Interface Cards (NIC) configured as follows:

Card 1:	External Internet Exposure
(Top Card)	IP Address: 64.23.0.20

Card 2: Internal Network between the Firewall and Web servers
(Middle Card) IP Address: 192.168.1.1

Card 3: Inactive card (Could be used to configure another domain)
(Bottom Card) IP Address (10.1.1.1)

All web-based communication uses the TCP/IP protocol stack. The Raptor Firewall 116 can be configured to run as an NT service with automatic start-up. Upon restart, all Raptor services will automatically resume.

There are two physical drives in the server. Each drive has an 8.4.GB capacity. The drives are partitioned into three volumes (C, D, and E). All relevant data is currently being stored on the C partition. D and E are currently empty except for a CuteFTP application directory on E. CuteFTP was used to download various applications and updates to the network. It should not put network security at risk. Raptor Firewall does a very good job of disabling insecure NT services. The following services are currently running on the Firewall server.

Eventlog
Plug and Play
Raptor Firewall
Remote Procedure Call (RPC)
Spooler
TCP/IP NetBios Helper

Workstation

The WebServer 114 can, for example, be LCG Server; Windows NT Key 26699-OEM-0044587-97975; 2 X Intel Pentium III, 550 Mhz Processors (dual processor); 512 MB RAM; 3 X 9.1 GB SCSI Hard Drives operating in a RAID 5 configuration; 2 X 10/100 Network Cards (Intel); Dual-redundant power supplies; 15 inch Optiplex monitor (model no – VCDTS21487-3M); CD-Drive; and a Floppy Drive. Similarly, the software can be Windows NT Server 4.0, Service Pack 5; Internet Information Server 4; Cold Fusion Professional Server, Version 4.5; Microsoft SQL Server 7 (Dual Processor, Unlimited Internet Connector Licenses);

Web Trends Log Analyzer; Internet Explorer; and PC Anywhere Version 9.

The WebServer 114 can be configured to accept Internet requests, process results, and pass formatted result pages back to the Internet. The server 116 completes this task by using Internet Information Server as the core web server application, Microsoft SQL server 7 as the database engine, and Allaire Cold Fusion 4.5 as the middle-ware application to translate database content into properly formatted web pages.

When a client calls the 800 number in search of a CCA, the details of the phone call are recorded in the IVR database 20. Preferably in real time, but also doable is every 1-3 minutes, the IVR database pushes new call records to a Microsoft SQL 7 database on the WebServer 114. CCA and Creditor members then query the call record database to retrieve relevant information. Cold Fusion Application Server formats this information into HTML.

The WebServer 114 has two network cards that allow the server 114 to route data requests between the Web/Firewall network and the Web/IVR network. The network cards can be configured as follows:

Card 1: Web / Firewall Card
IP Address: 192.168.1.2

Card 2: Web / IVR Card
IP Address: 192.168.2.1

Microsoft IIS, Cold Fusion Server, SQL Server, PC Anywhere, and WebTrends have been configured to run as NT services with automatic start-up. Upon restart, all above-mentioned services will automatically resume.

The WebServer 114 has been installed with 3 X 9.1 GB hard drives operating in a RAID 5 array. This configuration serves as a first line of defense against system failure. All data is being maintained on three hard disks.

All data on the web server RAID array (drive G) is being backed up to tape each night.

There are 5 physical drives located in the server 114. The first two IDE drives are 4 GB in size. These drives are being used as boot drives. They are divided into two, GB

partitions (C and D). An NT based RAID mirror has been established between the drives to insure reliability. The IDE boot drives are not being backed up to tape.

The remaining three drives, 9.1 GB SCSI configured in a RAID 5 array with an Adaptec 64 MB RAID adapter card, work together to create the G partition. This partition contains all data, cold fusion application files, and html files. Most program directories are also stored in this directory. This entire directory is being backed up to tape each night. Pangia technologies is managing the backup process. There are currently over 16 GB of free space on the G drive, and the following NT services can be running.

Alerter

Certificate Authority

Cold Fusion Application Server

Cold Fusion Executive

Cold Fusion RDS

Computer Browser

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Event

FTP Publishing Service (Port turned off by Firewall)

IIS Admin Service

License Logging Service

Message

Microsoft SMTP Service

MSDTC

MS SQLServer

NT LM Security Support Provider

PC Anywhere Host Service

Plug and Play

Protected Storage

Remote Procedure Call Service

Server

Spooler

SQL ServerAgent

TCP/IP NetBios Helper

Web Trends Scheduler

Workstation

World Wide Web Publishing Service

As to the switch 112 is used to connect the Firewall server 116 to the WebServer 114. The IVR server is connected to the web server with a hub 118.

	NetGear Fast Ethernet Switch
Switch	Model Number DS105
Hub	NetGear 10/100 Autosensing
	Model Number DS104

Each of the servers and related equipment can be protected from power inconsistencies and outages by UPS systems. The WebServer 114 is connected to a stand-alone SmartUPS 700 made by APC: Model Number: SU700NET. The firewall server 116 is connected to a stand-alone SmartUPS 700 made by APC: Model Number: SU700NET.

Entity Summary Report

Entity Name	**Entity Type**	**Primary Keys**	**# Attr**
Bank	Independent	BankId	
CCA	Independent	CCAId	
CDATA	Independent		
CGLOBAL	Independent		
IVR_Table	Independent	call_record_index	
Member	Independent	MemberId	
role	Independent	RoleID	
State	Independent	StateCd	
TestANI	Independent	TestANITx	
TmpIt	Independent	TmpItId	

TmpltText	Independent	TmpltTextId
userrole	Independent	UserRoleID
users	Independent	
		UserId

Bank

Entity Name Bank

Primary Keys BankId

Definition The Bank table contains all information specific to a bank/referrer. There are two types of "bank" entries to be found here. These have been designated as a "main office", or a "branch". If a user is assigned to a main office they may also be given access to see all subordinate "branch" office data.

Notes

Attributes

Attribute/Role Name	Domain	Datatype	Null	Definition
BankId/		INTEGER	ID	auto-generated number to used as the primary key of the table.
BankParentId/		INTEGER	Y	The BankId of the parent (main office) bank entry in this table.
DNIS/		VARCHAR(12)	N	The DNIS (800 number) a customer uses to contact the bank. This field relates to the DNIS field in the IVR_Table.
BankNameTx/		VARCHAR(50)	N	The name of the bank.
BankAddrss1Tx/		VARCHAR(50)	Y	The address (line 1) of the bank.
BankAddrss2T		VARCHAR(50)	Y	The address (line 2) of the bank

x/			
BankCityTx/	VARCHAR(50)	Y	The city in which the bank is located.
StateCd/ StateCd	VARCHAR(2)	Y	The state in which the bank is located.
BankZipTx/	VARCHAR(12)	Y	The zip code in which the bank is located
BankPhoneTx/	VARCHAR(12)	Y	The phone number of the bank. Possibly a contact number for someone at the bank.
BankFaxPhoneTx/	VARCHAR(12)	Y	The fax number for the bank.
BankWebSiteURLTx/	VARCHAR(50)	Y	The URL of the banks website (if any)
BankInuseIn/	BIT	N	Indicates if the bank is "inuse" in the site. This field is used to "turn off" banks without having to delete them from the system.
BankDptTx/	VARCHAR(20)	Y	The department of the bank branch. The department indicates the level of late accounts the particular bank branch deals with. The department designations are: 30 day, 60 day, 90 day, 120 day,

			Charge Off.
BankParentIn/	BIT	N	Indicates if the bank is a "main office" entry.
BankCreateDt/	DATETIME	Y	Date record was created.
BankModifyDt/	DATETIME	Y	Date Record was last updated. This is set via an updatea table trigger.
BankChangeTx	VARCHAR(75)	Y	The user id of the person to

last create or modify the record. The SQL Server login is used as the default (via an update table trigger) if no application specific id was given.

BankId

Attribute Name BankId **Entity Name** Bank

Primary Key YES

Foreign Key NO **Parent Entity**

Definition

auto-generated number to used as the primary key of the table.

BankParentId

Attribute Name BankParentId **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The BankId of the parent (main office) bank entry in this table.

DNIS

Attribute Name DNIS **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The DNIS (800 number) a customer uses to contact the bank. This field relates to the DNIS field in the IVR_Table.

BankNameTx

Attribute Name BankNameTx **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The name of the bank.

BankAddrss1Tx

Attribute Name BankAddrss1Tx **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The address (line 1) of the bank.

BankAddrss2Tx

Attribute Name BankAddrss2Tx **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The address (line 2) of the bank

BankCityTx

Attribute Name BankCityTx **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The city in which the bank is located.

StateCd

Attribute Name StateCd **Entity Name** Bank

Primary Key NO

Foreign Key YES **Parent Entity** State

Definition

The state in which the bank is located.

BankZipTx

Attribute Name BankZipTx **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The zip code in which the bank is located

BankPhoneTx

Attribute Name BankPhoneTx **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The phone number of the bank. Possibly a contact number for someone at the bank.

BankFaxPhoneTx

Attribute Name BankFaxPhoneTx **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The fax number for the bank.

BankWebSiteURLTx

Attribute Name BankWebSiteURLTx **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The URL of the banks website (if any)

BankInuseIn

Attribute Name BankInuseIn **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Indicates if the bank is "inuse" in the site. This field is used to "turn off" banks without having to delete them from the system.

BankDptTx

Attribute Name BankDptTx **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The department of the bank branch. The department indicates the level of late accounts the particular bank branch deals with. The department designations are: 30 day, 60 day, 90 day, 120 day, Charge Off.

BankParentIn

Attribute Name BankParentIn **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Indicates if the bank is a "main office" entry.

BankCreateDt

Attribute Name BankCreateDt **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date record was created.

BankModifyDt

Attribute Name BankModifyDt **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date Record was last updated. This is set via an updatea table trigger.

BankChangeTx

Attribute Name BankChangeTx **Entity Name** Bank

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The user id of the person to last create or modify the record. The SQL Server login is used as the default (via an update table trigger) if no application specific id was given.

CCA

Entity Name CCA

Primary Keys CCAId

Definition The CCA table contains all information specific to CCA's/Receiver's.

Notes

Attributes

Attribute/Role Name	Domain	Datatype	Null	Definition
CCAId/		INTEGER	ID	auto-generated number used as the primary key of the table.
CCANameTx/		VARCHAR(50)	Y	Name of the CCA/Receiver.
CCAAddrss1Tx/		VARCHAR(50)	Y	First address line of the CCA
CCAAddrss2Tx/		VARCHAR(50)	Y	Second address line of the CCA.
CCACityTx/		VARCHAR(50)	Y	City in which the CCA is located.
StateCd/ StateCd		VARCHAR(2)	Y	State in which the CCA is located.
CCAZipTx/		VARCHAR(12)	Y	The zip code in which the CCA is located.
CCAPhoneTx/		VARCHAR(12)	Y	A phone number for the CCA, possibly a specific contact within the company.
CCAFaxPhoneTx/		VARCHAR(12)	Y	The fax number for the CCA
CCAWebSiteURLTx/		VARCHAR(80)	Y	The URL of the CCA's web site (if any)
CCABillCntctId/		VARCHAR(12)	Y	****Unknown****, this field was included in the table layout provided but not

			currently in use.
CCAIVRPhoneTx/	VARCHAR(12)	Y	The phone number used by IVR routing system to connect customers with the CCA. This field directly ties back to the outbound_number fields (0,1,2) in the IVR_Table.
CCAInuseIn/	BIT	N	Indicates if the CCA is "inuse" in the system. This field is used to "turn off" a CCA without removing the record from the database.
CCATypeTx/	VARCHAR(20)	Y	The type/level of service provided by the CCA. Current valid values are: Walk In, Phone Only, Both.
CCAAffiltn/	VARCHAR(10)	Y	The affiliation membeship of the CCA. Current valid values are: AICCCA, NFCC, None.
CCACreatedDt/	DATETIME	Y	Date the record was created.
CCAModifyDt/	DATETIME	Y	Date the record was last

			modified. (set via an update table trigger)
		VARCHAR(75) Y	User id that last created or modified the record. By default the SQL Server login is used if no application specific user id was given.
CCACha n g e T x /			

CCAId

Attribute Name CCAId **Entity Name** CCA

Primary Key YES

Foreign Key NO **Parent Entity**

Definition

auto-generated number used as the primary key of the table.

CCANameTx

Attribute Name CCANameTx **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Name of the CCA/Receiver.

CCAAddrss1Tx

Attribute Name CCAAddrss1Tx **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

First address line of the CCA

CCAAddrss2Tx

Attribute Name CCAAddrss2Tx **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Second address line of the CCA.

CCACityTx

Attribute Name CCACityTx **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

City in which the CCA is located.

StateCd

Attribute Name StateCd **Entity Name** CCA

Primary Key NO

Foreign Key YES **Parent Entity** State

Definition

State in which the CCA is located.

CCAZipTx

Attribute Name CCAZipTx **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The zip code in which the CCA is located.

CCAPhoneTx

Attribute Name CCAPhoneTx **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

A phone number for the CCA, possibly a specific contact within the company.

CCAFaxPhoneTx

Attribute Name CCAFaxPhoneTx **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The fax number for the CCA

CCAWebSiteURLTx

Attribute Name CCAWebSiteURLTx **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The URL of the CCA's web site (if any)

CCABillCntctId

Attribute Name CCABillCntctId **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

****Unknown****, this field was included in the table layout provided but not currently in use.

CCAIVRPhoneTx

Attribute Name CCAIVRPhoneTx **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The phone number used by IVR routing system to connect customers with the CCA. This field directly ties back to the outbound_number fields (0,1,2) in the IVR_Table.

CCAInuseIn

Attribute Name CCAInuseIn **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Indicates if the CCA is "inuse" in the system. This field is used to "turn off" a CCA without removing the record from the database.

CCATypeTx

Attribute Name CCATypeTx **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The type/level of service provided by the CCA. Current valid values are: Walk In, Phone Only, Both.

CCAAffiltn

Attribute Name CCAAffiltn **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The affiliation membeship of the CCA. Current valid values are: AICCCA, NFCC, None.

CCACreateDt

Attribute Name CCACreateDt **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date the record was created.

CCAModifyDt

Attribute Name CCAModifyDt **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date the record was last modified. (set via an update table trigger)

CCAChangeTx

Attribute Name CCAChangeTx **Entity Name** CCA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

User id that last created or modified the record. By default the SQL Server login is used if no application specific user id was given.

CDATA

Entity Name CDATA

Primary Keys

Definition Internal Coldfusion table used to track users and associated system variables.

Notes

Attributes

Attribute/Role Name	Domain	Datatype	Null	Definition
cfid/	CHAR(20)	Y		
app/	CHAR(64)	Y		
data/	LONG VARCHAR	Y		

cfid

Attribute Name cfid **Entity Name** CDATA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

app

Attribute Name app **Entity Name** CDATA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

data

Attribute Name data **Entity Name** CDATA

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

CGLOBAL

Entity Name CGLOBAL

Primary Keys

Definition Internal Coldfusion table used to track users and associated system variables.

Notes

Attributes

Attribute/Role Name	Domain	Datatype	Null	Definition
cfid/		CHAR(20)	Y	
data/		LONG VARCHAR	Y	
lvisit/		DATETIME	Y	

cfid

Attribute Name cfid **Entity Name** CGLOBAL

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

data

Attribute Name data **Entity Name** CGLOBAL

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

lvisit

Attribute Name lvisit **Entity Name** CGLOBAL

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

IVR_Table

Entity Name IVR_Table

Primary Keys call_record_index

Definition The IVR_table contains transaction records from the IVR system. It is used as the core table for all reporting done in the web site. This table is "replicated" from the IVR system and is essentially "read only" in our site.

Notes

Attributes

Attribute/Role Name	Domain	Datatype	Null	Definition
call_record_index/		NUMERIC(18, 0)	ID	Automatically increments by one - used to uniquely identify each call into the IVR system.
ani/		VARCHAR(12)	Y	this represents the ani digits we received.
ani_info_areacode/		INTEGER	Y	this is the area code part of the received ani
ani_info_phone_number/		VARCHAR(12)	Y	this is the number part of the received ani
StateCd/ StateCd		VARCHAR(2)	Y	this is the state identifier which was determined by the IVR system (always has a value)
call_completed_flag/		INTEGER	Y	= call was completed 0 = call was not completed
credit_card_number/		VARCHAR(26)	Y	this represents the digits entered for the credit card number.
dnis/		VARCHAR(12)	Y	this represents the DNIS digits that were received.

dnis_valid/	INTEGER	Y	Y = received DNIS was found by our routing models N = received DNIS was not found by our routing models
start_datetime/	DATETIME	Y	Date and Time call was answered by the IVR System (always has a value)
end_datetime/	DATETIME	Y	Date and Time call was ended (always has a value)
call_duration/	INTEGER	Y	Number of seconds representing the duration of the call (always has a value)
exception_code0/	INTEGER	Y	Exception code for first CCA number dialed exception codes: 0 = No problems or never attempted to dial number 27 = No Dial Tone 28 = Fast Busy 29 = Busy 30 = No Answer 31 = No Ring 36 = Unknown (tbd)
exception_code1/	INTEGER	Y	Exception code for second CCA number dialed exception codes: 0 = No problems or never attempted to dial number 27 = No Dial Tone 28 = Fast Busy 29 = Busy 30 = No Answer 31 = No Ring 36 = Unknown (tbd)
exception_code2/	INTEGER	Y	Exception code for third CCA number dialed exception codes: 0 = No

			problems or never attempted to dial number 27 = No Dial Tone 28 = Fast Busy 29 = Busy 30 = No Answer 31 = No Ring 36 = Unknown (tbd)
first_time_caller_flag/	INTEGER	Y	= this is a repeat caller 1 = this is a first time caller 2 = caller hung up phone before digits entered could be validated
outbound_number0/	VARCHAR(50)	Y	First CCA Number to try (0 indicates caller hung up before we had a chance to lookup the CCA numbers in the routing tables)
outbound_number1/	VARCHAR(12)	Y	Second CCA Number to try (this is 0 for a repeat caller, this is also 0 when the first CCA number is 0)
outbound_number2/	VARCHAR(12)	Y	Third CCA Number to try (this is 0 for a repeat caller, this is 0 when the default routing model is the only model accessed, this is 0 when the first CCA number is 0)
final_called_number/	VARCHAR(12)	Y	the CCA number which was successfully connected too is stored here
web_upload/	INTEGER	Y	web side doesn't need to worry about this column

				(note from the web side: this is an internal indicator field for the ivr replication mechanism to determine if the system of origin hasa replicated the data to the web reporting database)
hold_datetime/		DATETIME	Y	Date and Time of when caller was put on HOLD, blank if call was terminated before caller was put on hold.
connect_datetime/		DATETIME	Y	Date and Time of when caller was connected to CCA, blank if call was terminated before caller wa connected.

call_record_index

Attribute Name call_record_index **Entity Name** IVR_Table

Primary Key YES

Foreign Key NO **Parent Entity**

Definition

Automatically increments by one - used to uniquely identify each call into the IVR system.

ani

Attribute Name ani **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

this represents the ani digits we received.

ani_info_areacode

Attribute Name ani_info_areacode **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

this is the area code part of the received ani

ani_info_phone_number

Attribute Name ani_info_phone_number **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

this is the number part of the received ani

StateCd

Attribute Name StateCd **Entity Name** IVR_Table

Primary Key NO

Foreign Key YES **Parent Entity** State

Definition

this is the state identifier which was determined by the IVR system (always has a value)

call_completed_flag

Attribute Name call_completed_flag **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

= call was completed 0 = call was not completed

credit_card_number

Attribute Name credit_card_number **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

this represents the digits entered for the credit card number.

dnis

Attribute Name dnis **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

this represents the DNIS digits that were received.

dnis_valid

Attribute Name dnis_valid **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Y = received DNIS was found by our routing models N = received DNIS was not found by our routing models

start_datetime

Attribute Name start_datetime **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date and Time call was answered by the IVR System (always has a value)

end_datetime

Attribute Name end_datetime **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date and Time call was ended (always has a value)

call_duration

Attribute Name call_duration **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Number of seconds representing the duration of the call (always has a value)

exception_code0

Attribute Name exception_code0 **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Exception code for first CCA number dialed exception codes: 0 = No problems or never attempted to dial number 27 = No Dial Tone 28 = Fast Busy 29 = Busy 30 = No Answer 31 = No Ring 36 = Unknown (tbd)

exception_code1

Attribute Name exception_code1 **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Exception code for second CCA number dialed exception codes: 0 = No problems or never attempted to dial number 27 = No Dial Tone 28 = Fast Busy 29 = Busy 30 = No Answer 31 =

No Ring 36 = Unknown (tbd)

exception_code2

Attribute Name exception_code2 **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Exception code for third CCA number dialed exception codes: 0 = No problems or never attempted to dial number 27 = No Dial Tone 28 = Fast Busy 29 = Busy 30 = No Answer 31 = No Ring 36 = Unknown (tbd)

first_time_caller_flag

Attribute Name first_time_caller_flag **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

= this is a repeat caller 1 = this is a first time caller 2 = caller hung up phone before digits entered could be validated

outbound_number0

Attribute Name outbound_number0 **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

First CCA Number to try (0 indicates caller hung up before we had a chance to lookup the CCA numbers in the routing tables)

outbound_number1

Attribute Name outbound_number1 **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Second CCA Number to try (this is 0 for a repeat caller, this is also 0 when the first CCA number is 0)

outbound_number2

Attribute Name outbound_number2 **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Third CCA Number to try (this is 0 for a repeat caller, this is 0 when the default routing model is the only model accessed, this is 0 when the first CCA number is 0)

final_called_number

Attribute Name final_called_number **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

the CCA number which was successfully connected too is stored here

web_upload

Attribute Name web_upload **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

web side doesn't need to worry about this column (note from the web side: this is an internal indicator field for the ivr replication mechanism to determine if the system of origin hasa replicated the data to the web reporting database)

hold_datetime

Attribute Name hold_datetime **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date and Time of when caller was put on HOLD, blank if call was terminated before caller was put on hold.

connect_datetime

Attribute Name connect_datetime **Entity Name** IVR_Table

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date and Time of when caller was connected to CCA, blank if call was terminated before caller was connected.

Member

Entity Name Member

Primary Keys MemberId

Definition The Member table will hold all information specific to a user that requires access to the Members area of the site.

Notes

Attributes

Attribute/Role Name	Domain	Datatype	Null	Definition
MemberId/		INTEGER	ID	A auto-generated id to be

			used as the primary key of the table.
CCAId/ CCAId	INTEGER	Y	
UserId/ UserId	INTEGER	Y	Auto-generated id to be used as the primary key of the table.
BankId/ BankId	INTEGER	Y	
MemberFirstNameTx/	VARCHAR(50)	Y	The first name of the user.
MemberLastNameTx/	VARCHAR(50)	Y	The last name of the user
MemberPhoneTx/	VARCHAR(12)	Y	The phone number of the user
MemberFaxPhoneTx/	VARCHAR(50)	Y	The fax number of the user
MemberEmailAddrsTx/	VARCHAR(50)	Y	The email address of the user
MemberInuseIn/	BIT	N	Indicates if the member is currently "active" in the site. This is field is used to turn off access to a user without actually deleting there record from the database. 0 = turned off, 1 = turned on.
MemberTitleTx/	VARCHAR(25)	Y	The title, if any, of the user. I.E. Vice President, or VP accounting dpt.
MemberCreateDt/	DATETIME	Y	Date the record was created.
MemberModifyDt/	DATETIME	Y	Date record was last modified. This is set via an update table trigger.

MemberChangeTx/		VARCHAR(75)	Y	User Id that last created or updated the record. This could be set as either an application specific userid during an SQl update statement or a SQL Server login id via an update table trigger as the default.

MemberId

Attribute Name MemberId **Entity Name** Member

Primary Key YES

Foreign Key NO **Parent Entity**

Definition

A auto-generated id to be used as the primary key of the table.

CCAId

Attribute Name CCAId **Entity Name** Member

Primary Key NO

Foreign Key YES **Parent Entity** CCA

Definition

UserId

Attribute Name UserId **Entity Name** Member

Primary Key NO

Foreign Key YES **Parent Entity** users

Definition

Auto-generated id to be used as the primary key of the table.

BankId

Attribute Name BankId **Entity Name** Member

Primary Key NO

Foreign Key YES **Parent Entity** Bank

Definition

MemberFirstNameTx

Attribute Name MemberFirstNameTx **Entity Name** Member

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The first name of the user.

MemberLastNameTx

Attribute Name MemberLastNameTx **Entity Name** Member

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The last name of the user

MemberPhoneTx

Attribute Name MemberPhoneTx **Entity Name** Member

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The phone number of the user

MemberFaxPhoneTx

Attribute Name MemberFaxPhoneTx **Entity Name** Member

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The fax number of the user

MemberEmailAddrssTx

Attribute Name MemberEmailAddrssTx **Entity Name** Member

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The email address of the user

MemberInuseIn

Attribute Name MemberInuseIn **Entity Name** Member

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Indicates if the member is currently "active" in the site. This is field is used to turn off access to a user without actually deleting there record from the database. 0 = turned off, 1 = turned on.

MemberTitleTx

Attribute Name MemberTitleTx **Entity Name** Member

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The title, if any, of the user. I.E. Vice President, or VP accounting dpt.

MemberCreateDt

Attribute Name MemberCreateDt **Entity Name** Member

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date the record was created.

MemberModifyDt

Attribute Name MemberModifyDt **Entity Name** Member

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date record was last modified. This is set via an update table trigger.

MemberChangeTx

Attribute Name MemberChangeTx **Entity Name** Member

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

User Id that last created or updated the record. This could be set as either an application specific userid during an SQl update statement or a SQL Server login id via an update table trigger as the default.

role

Entity Name role

Primary Keys RoleID

Definition The role table contains the distinct types of access defined in the site. I.E. Bank's, CCA's, SuperAdmin, SiteAdmin etc.

Notes

Attributes

Attribute/Role	Domain	Datatype	Null	Definition

Name

RoleID/	INTEGER	ID	Auto-generated number used as the primary key of the table.
RoleNameTX/	VARCHAR(150)	Y	Name for the access type (role). I.E. Bank, CCA, Admin
RoleDescTX/	LONG VARCHAR	Y	A description of the purpose and/or access level the role confers to the user.
RoleCreateDT/	DATETIME	Y	Date the role was created
RoleModifyDT/	DATETIME	Y	Date the role was updated.
RoleChangeTX/	VARCHAR(75)	Y	User login id (or sql login) of the account used to create or last update the role.

RoleID

Attribute Name RoleID **Entity Name** role

Primary Key YES

Foreign Key NO **Parent Entity**

Definition

Auto-generated number used as the primary key of the table.

RoleNameTX

Attribute Name RoleNameTX **Entity Name** role

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Name for the access type (role). I.E. Bank, CCA, Admin

RoleDescTX

Attribute Name RoleDescTX **Entity Name** role

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

A description of the purpose and/or access level the role confers to the user.

RoleCreateDT

Attribute Name RoleCreateDT **Entity Name** role

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date the role was created

RoleModifyDT

Attribute Name RoleModifyDT **Entity Name** role

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date the role was updated.

RoleChangeTX

Attribute Name RoleChangeTX **Entity Name** role

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

User login id (or sql login) of the account used to create or last update the role.

State

Entity Name State

Primary Keys StateCd

Definition The State table contains the full state name associated with the standard 2 digit state code abbreviation.

Notes

Attributes

Attribute/Role Name	Domain	Datatype	Null	Definition
StateCd/		VARCHAR(2)	N	The 2 digit state abbreviation.
StateNameTX/		VARCHAR(50)	N	The full name of the state.

StateCd

Attribute Name StateCd **Entity Name** State

Primary Key YES

Foreign Key NO **Parent Entity**

Definition

The 2 digit state abbreviation.

StateNameTX

Attribute Name StateNameTX **Entity Name** State

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The full name of the state.

TestANI

Entity Name TestANI

Primary Keys TestANITx

Definition This table contains a list of Test ANI's. The entries in this table are to be excluded from the standard web summary reports.

Notes

Attributes

Attribute/Role Name	Domain	Datatype	Null	Definition
TestANITx/		VARCHAR(12)	N	An ANI (Phone#).

TestANITx

Attribute Name TestANITx **Entity Name** TestANI

Primary Key YES

Foreign Key NO **Parent Entity**

Definition

An ANI (Phone#).

TmpIt

Entity Name TmpIt

Primary Keys TmpItId

Definition The TmpIt table contains the names of all dynamic Coldfusion templates on the site.

Notes

Attributes

Attribute/Role	Domain	Datatype	Null	Definition

Name			
TmpltId/	INTEGER	ID	Auto-generated number used as the primary key of the table.
TmpltNameTx/	VARCHAR(50)	N	the actual coldfusion template name. I.E. Index.cfm
TmpltDescTx/	LONG VARCHAR	Y	A description of the template. Used to help administrator recognize which template is which.
TmpltInuseIn/	BIT	N	Indicates if the tmeplate is "inuse".

TmpltId

Attribute Name TmpltId **Entity Name** Tmplt

Primary Key YES

Foreign Key NO **Parent Entity**

Definition

Auto-generated number used as the primary key of the table.

TmpltNameTx

Attribute Name TmpltNameTx **Entity Name** Tmplt

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

the actual coldfusion template name. I.E. Index.cfm

TmpltDescTx

Attribute Name TmpltDescTx **Entity Name** Tmplt

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

A description of the template. Used to help administrator recognize which template is which.

TmpltInuseIn

Attribute Name TmpltInuseIn **Entity Name** Tmplt

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Indicates if the tmeplate is "inuse".

TmpltText

Entity Name TmpltText

Primary Keys TmpltTextId

Definition The TmpltText table contains all the "changeable" text parts of a Coldfusion template. There may be many text parts for a single template.

Notes

Attributes

Attribute/Role Name	Domain	Datatype	Null	Definition
TmpltTextId/		INTEGER	ID	auto-generated number used as the primary key of the table.
TmpltId/ TmpltId		INTEGER	N	foerign key to the Tmplt table. Identifies the template the text is to be displayed on.
TmpltTextCd/		VARCHAR(20)	N	A code which identifies the individual text parts. This code will be used inside the coldfusion

				template to place text on the page.
TmpltTextDescTx/		VARCHAR(500)	Y	A description of the text piece to aid administrator in identifying where the text is to be displayed. I.E. "The text blurb at the bottom of the page"

TmpltTextId

Attribute Name TmpltTextId **Entity Name** TmpltText

Primary Key YES

Foreign Key NO **Parent Entity**

Definition

auto-generated number used as the primary key of the table.

TmpltId

Attribute Name TmpltId **Entity Name** TmpltText

Primary Key NO

Foreign Key YES **Parent Entity** Tmplt

Definition

foerign key to the Tmplt table. Identifies the template the text is to be displayed on.

TmpltTextCd

Attribute Name TmpltTextCd **Entity Name** TmpltText

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

A code which identifies the individual text parts. This code will be used inside the coldfusion

template to place text on the page.

TmpltTextDescTx

Attribute Name TmpltTextDescTx **Entity Name** TmpltText

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

A description of the text piece to aid administrator in identifying where the text is to be displayed. I.E. "The text blurb at the bottom of the page"

userrole

Entity Name userrole

Primary Keys UserRoleID

Definition The UserRole table is a cross refference between the Users and Role tables. It is where which roles a particular user has be given is assigned.

Notes

Attributes

Attribute/Role Name	**Domain**	**Datatype**	**Null**	**Definition**
UserRoleID/		INTEGER	ID	Auto-generated number used as the primary key of the table.
UserId/ UserId		INTEGER	N	
RoleID/ RoleID		INTEGER	N	

UserRoleID

Attribute Name UserRoleID **Entity Name** userrole

Primary Key YES

Foreign Key NO **Parent Entity**

Definition

Auto-generated number used as the primary key of the table.

UserId

Attribute Name UserId **Entity Name** userrole

Primary Key NO

Foreign Key YES **Parent Entity** users

Definition

RoleID

Attribute Name RoleID **Entity Name** userrole

Primary Key NO

Foreign Key YES **Parent Entity** role

Definition

users

Entity Name users

Primary Keys UserId

Definition The Users table contains the user login information for a member.

Notes

Attributes

Attribute/Role Name	Domain	Datatype	Null	Definition
UserId/		INTEGER	ID	Auto-generated id to be used as the primary key of the table.
UserNameTX/		VARCHAR(75)	Y	The account login id that is unique to the site. I.E. member Eddie George might create login id EGeorge.
UserPsswdTX/		VARCHAR(16)	Y	User specified password for the

			account.
UserInuseIN/	BIT	N	Indicates if the user account in "inuse". This field is used to turn off user accounts without actually deleting the record from the database.
UserCreateDT/	DATETIME	Y	Date the account was createed.
UserModifyDT/	DATETIME	Y	Date the account was updated.
UserChangeTX/	VARCHAR(75)	Y	The login id (or sql login) of the person who created or last updated the record.

UserId

Attribute Name UserId **Entity Name** users

Primary Key YES

Foreign Key NO **Parent Entity**

Definition

Auto-generated id to be used as the primary key of the table.

UserNameTX

Attribute Name UserNameTX **Entity Name** users

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The account login id that is unique to the site. I.E. member Eddie George might create login id EGeorge.

UserPsswdTX

Attribute Name UserPsswdTX **Entity Name** users

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

User specified password for the account.

UserInuseIN

Attribute Name UserInuseIN **Entity Name** users

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Indicates if the user account in "inuse". This field is used to turn off user accounts without actually deleting the record from the database.

UserCreateDT

Attribute Name UserCreateDT **Entity Name** users

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date the account was createed.

UserModifyDT

Attribute Name UserModifyDT **Entity Name** users

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

Date the account was updated.

UserChangeTX

Attribute Name UserChangeTX **Entity Name** users

Primary Key NO

Foreign Key NO **Parent Entity**

Definition

The login id (or sql login) of the person who created or last updated the record.

While the above description contains many specificity's, these should not be construed as limitations on the scope of the invention, but rather as an exemplification of one preferred embodiment thereof. Many other variations are possible such as, but not limited to, those described in the Objects and Advantages section above. Thus, the scope of the invention should be determined by the appended claims and their legal equivalents, rather than by the principal embodiment and other examples described above.

V. WE CLAIM:

1. A referrer-controlled method for transferring an inbound communication to one of a plurality of financial assistance providers, the method including the steps of:

receiving an inbound communication from a referring apparatus of information sufficient to identify a referrer identity;

selecting which one of a plurality of financial assistance providers to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the referrer identity; and

connecting the inbound communication to the one of the plurality of the financial assistance providers in accordance with the criteria.

2. The method of claim 1, wherein the steps of receiving and selecting are carried out with the referrer identity being a lender identity and with said inbound communication including a telephone connection to a debtor of a lender having the lender identity.

3. A method for referring a telephone communication to one of a plurality of financial assistance providers based on lender criteria, the method including the steps of:

storing telephone numbers for a plurality of financial assistance providers in memory accessible by a digital electrical computer;

obtaining lender criteria for selecting one of the financial assistance providers;

storing said criteria for access by said computer;

identifying a debtor;

selecting one of the financial assistance providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers; and

connecting the debtor by telephone to the one of the stored telephone numbers.

4. The method of any one of claims 2 and 3, further including the steps of:

using ANI to detect a telephone number; and

associating the telephone number with debtor information.

5. The method of any one of claims 2 and 3, further including the steps of:

using DNIS to detect a telephone number; and

associating the telephone number with lender information.

6. The method of any one of claims 2 and 3, further including the steps of:

receiving debtor-identifying information by telephony; and

communicating the information from said telephony to the lender for tracking debtor payment performance with said debtor-identifying information.

.

7. The method of any one of claims 2 and 3, wherein the step of connecting is carried out with the financial assistance center being a credit-counseling agency.

8. The method of any one of claims 2 and 3, further including the step of:

providing some of said financial assistance centers with call activity reporting by means of a secure web site.

9. The method of any one of claims 2 and 3, further including the step of:

providing call activity reporting updated no less than daily at a secure web site.

10. The method of any one of claims 2 and 3, further including the step of:

providing a web site demonstration of said method.

11. The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by a quantity of prior calls respectively placed to the financial assistance centers.

12. The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by a detection of a debtor who has previously been referred to one of the financial assistance centers.

13. The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by time of day.

14. The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by location of the debtor.

15. The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by time of day, location of the debtor, and a quantity of prior calls respectively placed to the financial assistance centers.

16. The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a default call routing triggered by a failure to make a first connection to one of the financial assistance centers.

17. The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including number of calls and call duration data for each said financial assistance center; and

generating a report of said call referral information.

18. The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including caller hang up data; and

generating a report of said call referral information.

19. The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including attempted but uncompleted call connecting; and

generating a report of said call referral information.

20. The method of any one of claims 2 and 3, further including the step of:

generating a call referral report by time period for each said financial assistance center.

21. The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by time of day.

23. The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by day of week.

24. The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by state of debtor.

25. The method of claim 20, further including the step of:

including in the report an analysis of uncompleted calls.

26. The method of any one of claims 2 and 3, further including the step of:

generating a call referral report including a comparison of said financial assistance centers.

28. The method of claim 26, further including the step of:

wherein the step of generating includes generating the call referral report including the comparison of said financial assistance centers by a respective one of the

lenders.

29. The method of any one of claims 2 and 3, further including the step of: using IVR to associate the telephone number with debtor information.

30. A report of said referral produced by the method of any one of claims 1-3.

31. A computer system programmed to implement a method for referring a telephone communication to one of a plurality of financial assistance providers based on lender criteria, the computer system including:

a digital electrical computer having a processor, the processor electrically connected to store and receive electrical signals at a memory device, to receive input electrical signals corresponding to input information from an input device, to convert output electrical signals into output information at an output device, the processor programmed to control the digital electrical computer to receive the input electrical signals and to process the input electrical signals to produce the output electrical signals in storing telephone numbers for a plurality of financial assistance providers in memory accessible by said digital electrical computer, storing lender-provided criteria for selecting one of the financial assistance providers, identifying a debtor in response to a telephone communication, and selecting one of the financial assistance providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers.

32. The computer system of claim 31, further including a telephone controlled by said digital electrical computer to connect the debtor by telephone to the one of the stored telephone numbers.

33. A method for making a computer system to refer a telephone communication to one of a plurality of financial assistance providers based on lender criteria, the method including the steps of:

providing a digital electrical computer having a processor, the processor electrically connected to store and receive electrical signals at a memory device, to receive input electrical signals corresponding to input information from an input device, to convert output electrical signals into output information at an output device; and

programming the processor to control the digital electrical computer to receive the input electrical signals and to process the input electrical signals to produce the output electrical

signals in storing telephone numbers for a plurality of financial assistance providers in memory accessible by said digital electrical computer, storing lender-provided criteria for selecting one of the financial assistance providers, identifying a debtor in response to a telephone communication, and selecting one of the financial assistance providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers.

34. A computerized method for providing call referral activity reporting at an Internet address, the method including the steps of:

generating call referral data by receiving an inbound telephone communication from a referring apparatus of information sufficient to identify a referrer identity, selecting which one of a plurality of financial assistance providers to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the referrer identity, and connecting the inbound communication to the one of the plurality of the financial assistance providers in accordance with the criteria; and posting call referral data to the Internet web address.

35. The method of any one of claims 2-3 and 34, further including the steps of:

engaging accounting software to track compensation for the connecting.

VI. ABSTRACT

A system for referring a telephone communication to one of a plurality of financial assistance providers based on lender criteria, the method including the steps of: storing telephone numbers for a plurality of financial assistance providers in memory accessible by a digital electrical computer; obtaining lender criteria for selecting one of the financial assistance providers; storing said criteria for access by said computer; identifying a debtor; selecting one of the financial assistance providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers; and connecting the debtor by telephone to the one of the stored telephone numbers. The system can be used with an intermediary that detects referring information sufficient to identify a referrer identity, to select which one of several financial assistance providers to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the referrer identity, and to form and track the call referral.

Fig. 1

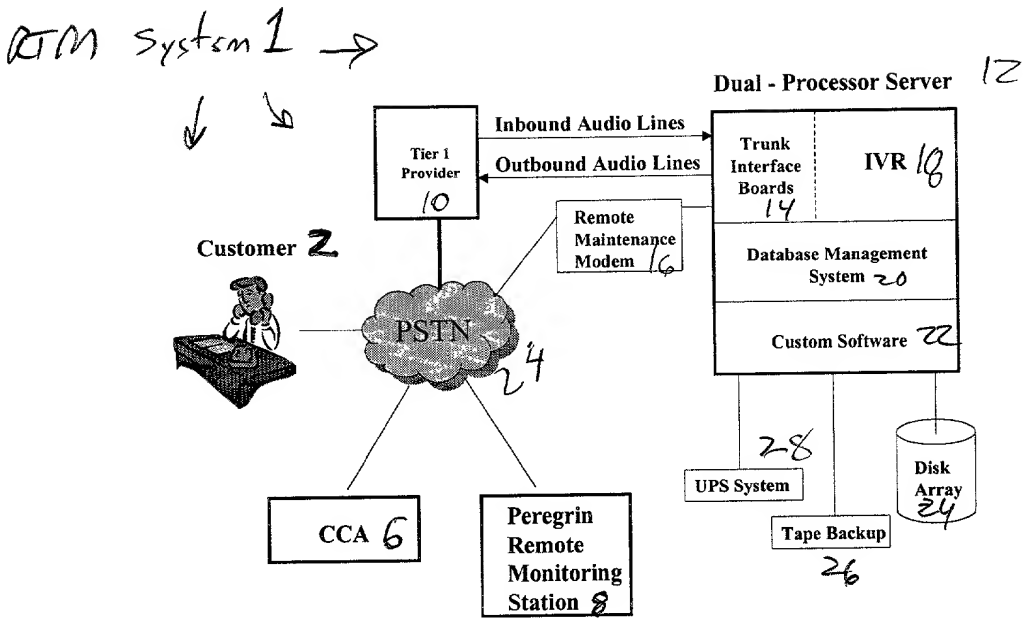
PHASE I
ATM System 1
Dual - Processor Server 12
Tier 1 Provider 10
Inbound Audio Lines
Outbound Audio Lines
Trunk Interface Boards 14
IVR 18
Remote Maintenance Modem 16
Database Management System 20
Custom Software 22
Customer 2
PSTN 24
UPS System 28
Disk Array 24
Tape Backup 26
CCA 6
Peregrin Remote Monitoring Station 8

Fig. 2

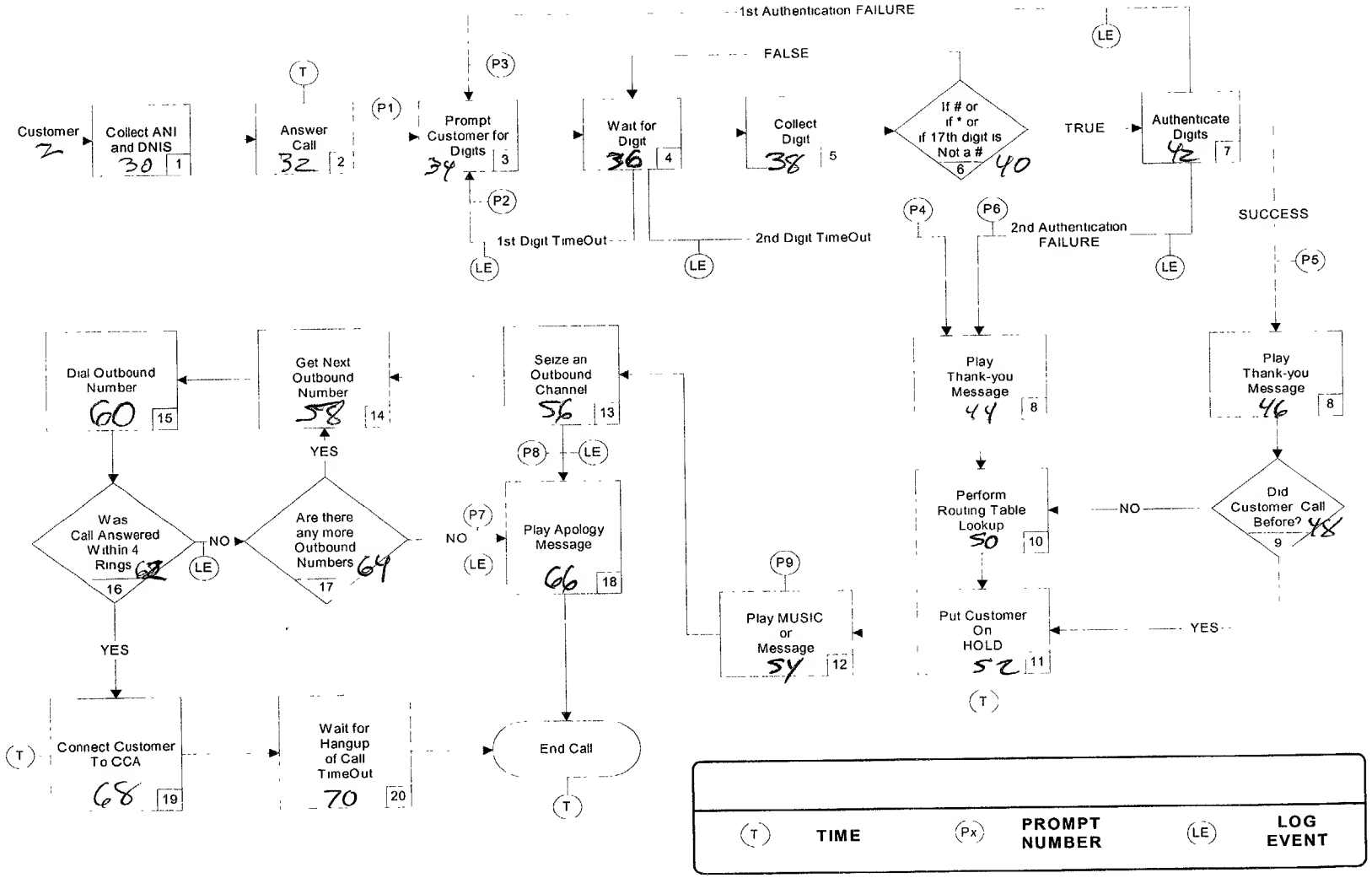
Customer
Collect ANI and DNIS 30 1
Answer Call 32 2
Prompt Customer for Digits 34 3
Wait for Digit 36 4
Collect Digit 38 5
If # or if * or if 17th digit is Not a # 6 40
TRUE
Authenticate Digits 42 7
1st Authentication FAILURE
FALSE
1st Digit TimeOut
2nd Digit TimeOut
2nd Authentication FAILURE
SUCCESS
Play Thank-you Message 44 8
Play Thank-you Message 46 8
Did Customer Call Before? 48 9
Perform Routing Table Lookup 50 10
Put Customer On HOLD 52 11
Play MUSIC or Message 54 12
Seize an Outbound Channel 56 13
Get Next Outbound Number 58 14
Dial Outbound Number 60 15
Was Call Answered Within 4 Rings 62 16
Are there any more Outbound Numbers 64 17
Play Apology Message 66 18
Connect Customer To CCA 68 19
Wait for Hangup of Call TimeOut 70 20
End Call
YES
NO
T TIME
Px PROMPT NUMBER
LE LOG EVENT

Fig. 3

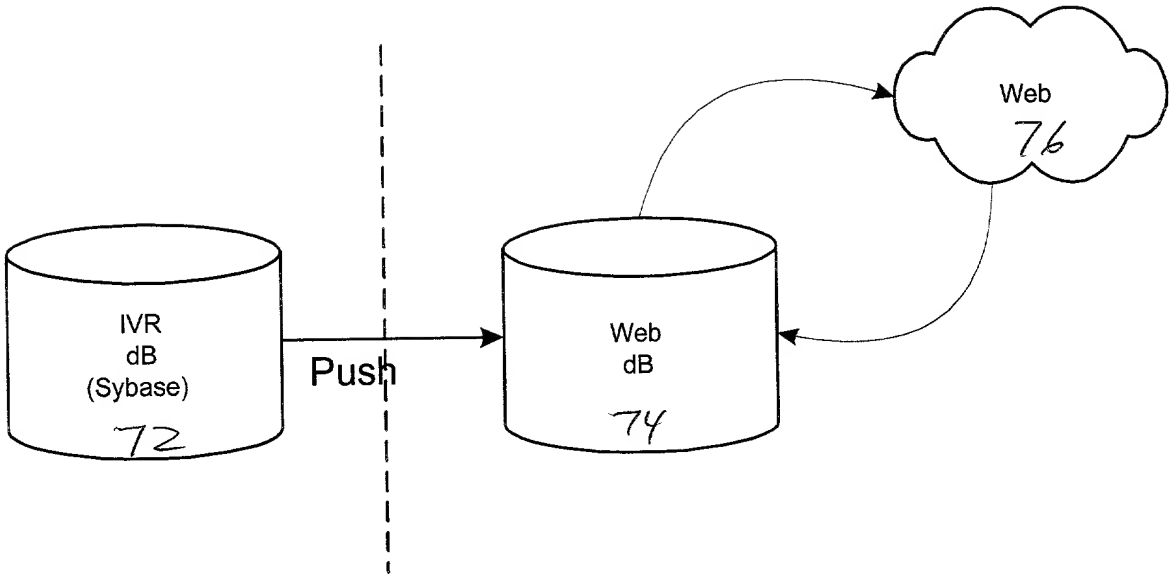

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Fig. 4

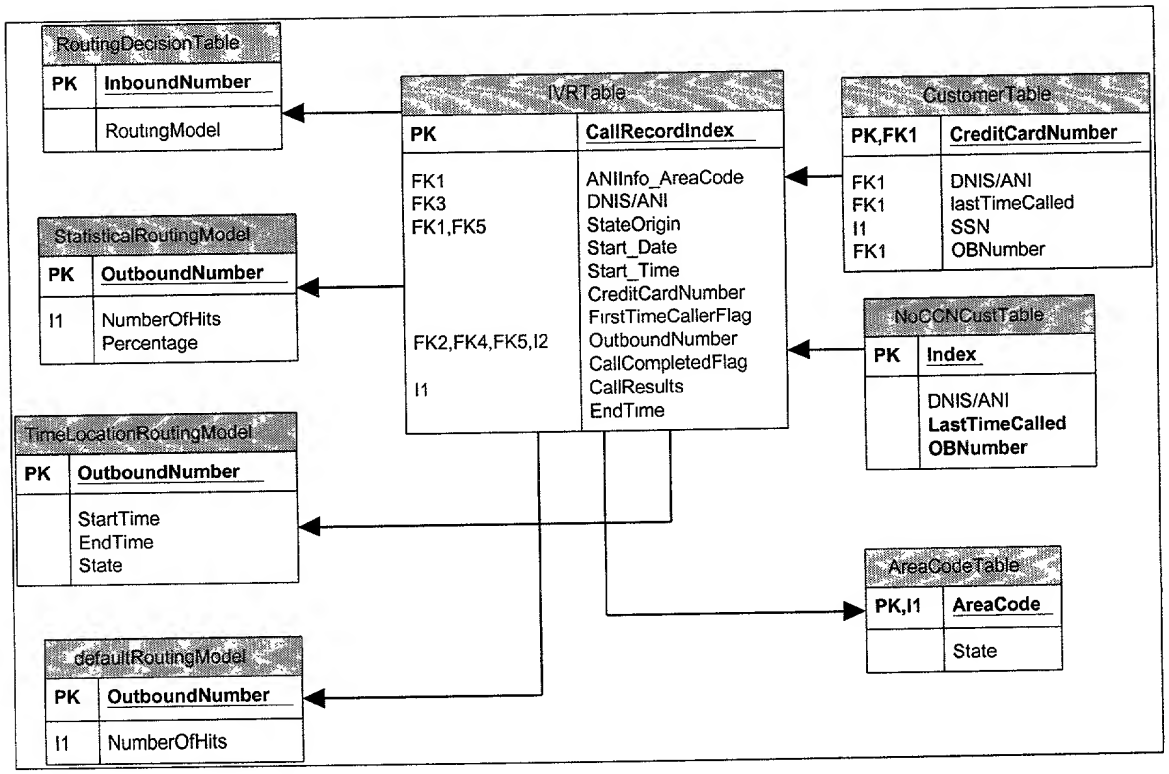

RoutingDecisionTable
PK
InboundNumber
RoutingModel
IVRTable
PK
CallRecordIndex
FK1
FK3
FK1,FK5
FK2,FK4,FK5,I2
I1
ANIInfo_AreaCode
DNIS/ANI
StateOrigin
Start_Date
Start_Time
CreditCardNumber
FirstTimeCallerFlag
OutboundNumber
CallCompletedFlag
CallResults
EndTime
CustomerTable
PK,FK1
CreditCardNumber
FK1
FK1
I1
FK1
DNIS/ANI
lastTimeCalled
SSN
OBNumber
StatisticalRoutingModel
PK
OutboundNumber
I1
NumberOfHits
Percentage
NoCCNCustTable
PK
Index
DNIS/ANI
LastTimeCalled
OBNumber
TimeLocationRoutingModel
PK
OutboundNumber
StartTime
EndTime
State
AreaCodeTable
PK,I1
AreaCode
State
defaultRoutingModel
PK
OutboundNumber
I1
NumberOfHits

Fig. 5

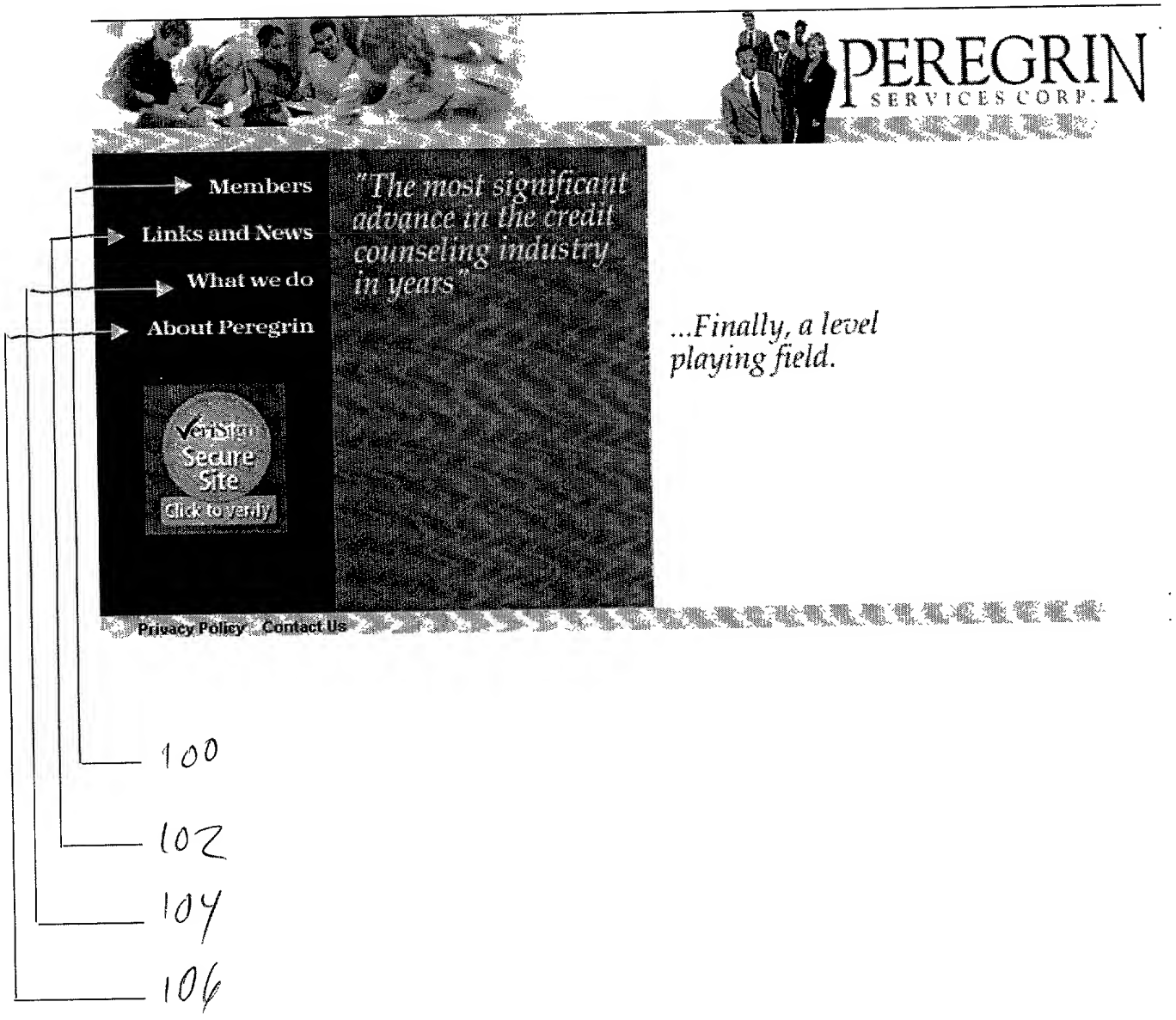

PEREGRIN
SERVICES CORP.
Members
Links and News
What we do
About Peregrin
VeriSign Secure Site
Click to verify
"The most significant advance in the credit counseling industry in years"
...Finally, a level playing field.
Privacy Policy
Contact Us
100
102
104
106

Fig. 6

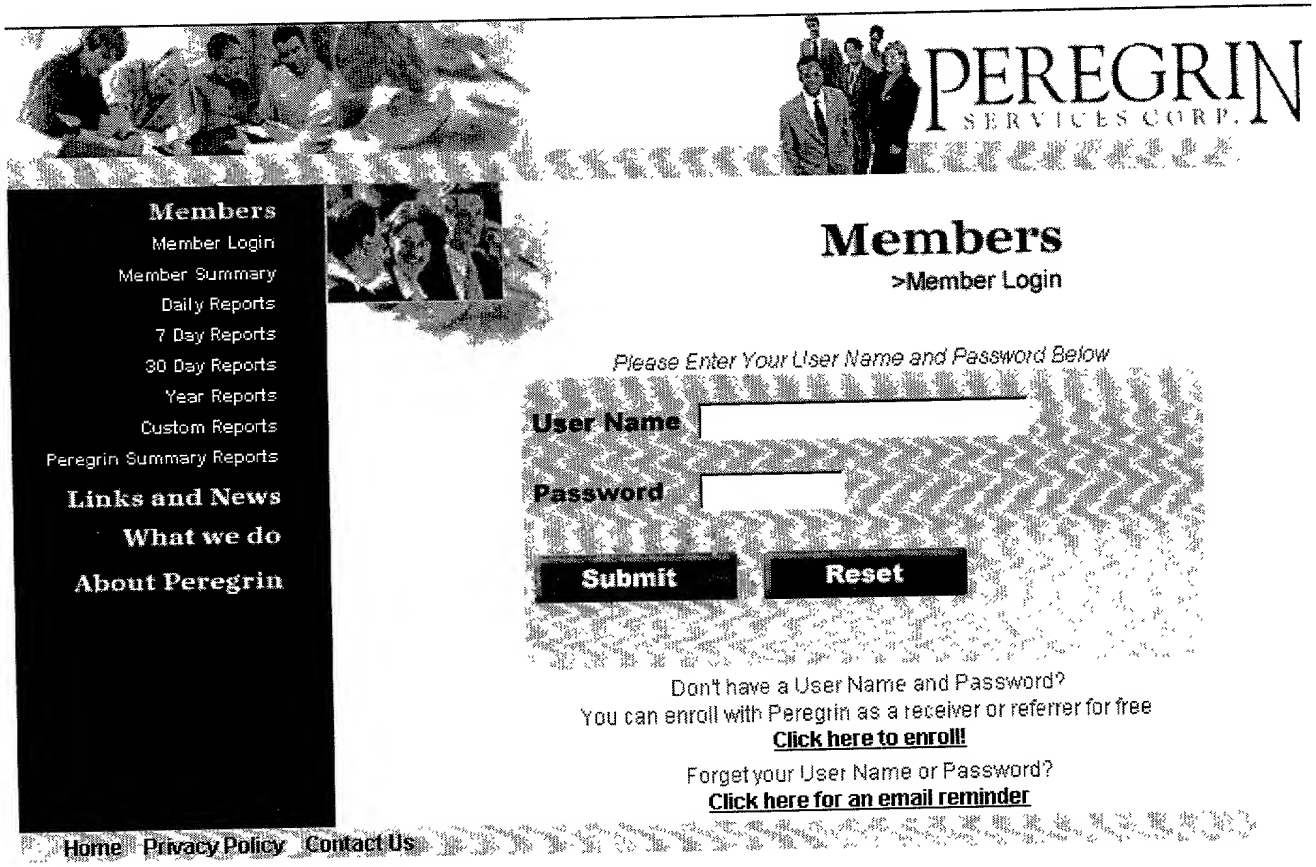
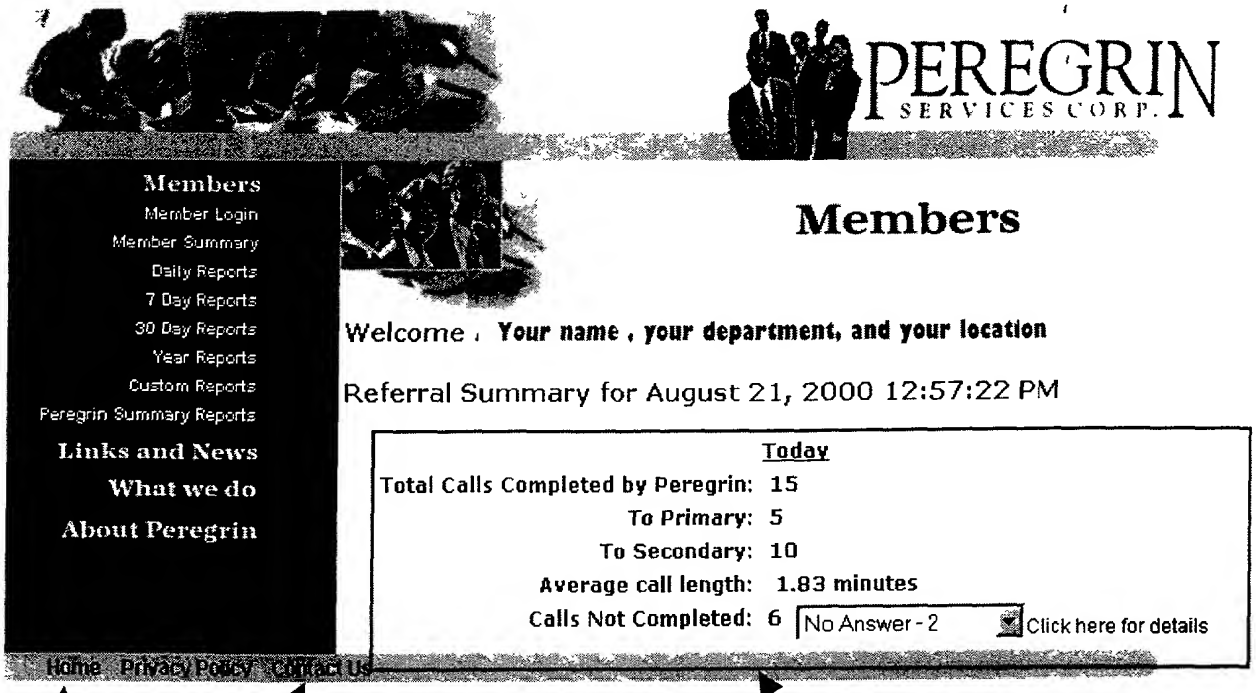

PEREGRIN
SERVICES CORP.
Members
Member Login
Member Summary
Daily Reports
7 Day Reports
30 Day Reports
Year Reports
Custom Reports
Peregrin Summary Reports
Links and News
What we do
About Peregrin
Members
>Member Login
Please Enter Your User Name and Password Below
User Name
Password
Submit
Reset
Don't have a User Name and Password?
You can enroll with Peregrin as a receiver or referrer for free
Click here to enroll!
Forget your User Name or Password?
Click here for an email reminder
Home
Privacy Policy
Contact Us

Fig. 7



At the bottom of every screen, click "Contact Us" to send an email directly to Peregrin Customer Service.

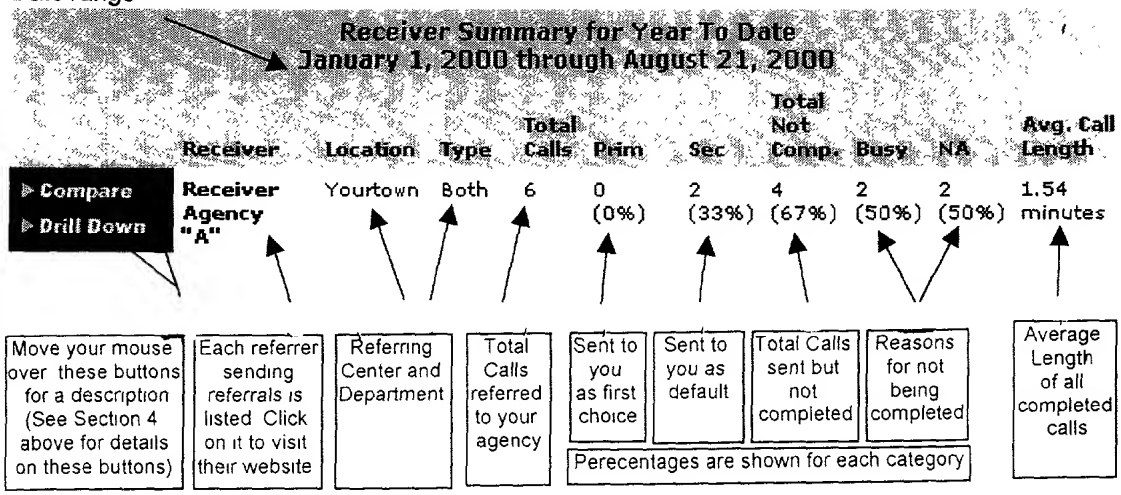
Click on "Home" or on the Peregrin Logo to go back to the main entry screen.

These are your at-a-glance referral stats since 12:01 AM of the day you log in. You see how many referrals were made to your agency, how many as primary choice, and how many as the default agency. You can also click on the drop-down boxes to see why calls didn't get completed to you due to Busy, No answer, or caller hang-up.

For more details, click on one of the report options on the m enu bar on the left-hand side of the page.

Fig. 8

Level One-
Date range



Level Two-

Receiver Agency "A", Yourtown
YTD Summary by Month

Date	Total Calls	Prim	Sec	Total Not Comp.	Busy	NA	Avg. Call Length
August	6	0 (0%)	2 (33%)	4 (67%)	2 (50%)	2 (50%)	1.54 minutes

Level Three-

Receiver Agency "A", Yourtown
Daily Summary for month of August

Date	Total Calls	Prim	Sec	Total Not Comp.	Busy	NA	Avg. Call Length
Aug 21, 2000	6	0 (0%)	2 (33%)	4 (67%)	2 (50%)	2 (50%)	1.54 minutes

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Fig. 9

Level Four-

Receiver Agency "A", Yourtown
Credit Card Summary
for August 21, 2000

Credit Card #	Phone # of Origination	State of Origination	Date of Call	Time of Call	Length of Call
7777-8888-4444-9999	7034217800	VA	08/21/00	18:18	N/A
5555-5555-5555-5555	7034217800	VA	08/21/00	12:39	N/A
4444-5555-4444-5555	7034217800	VA	08/21/00	12:32	N/A
8888-4444-9999-7777	7034217800	VA	08/21/00	12:23	3.08 minutes
0	7034217800	VA	08/21/00	11:58	N/A

Level Five-

Date of Call	Phone # of Origination	State of Origination	Time of Call	Length of Call
05/03/00	4109798209	MD	21:42	.38 minutes
05/03/00	4107816702	MD	21:38	.58 minutes
05/03/00	5014841631	AR	13:20	1.48 minutes

Comparison Summary for Year To Date
on Sample Agency A

Referrer Name	% of total calls	Completion %	Avg. Call Length
Demo Referrer 1	96%	88%	3.82 minutes
Referrer 1	4%	100%	1.37 minutes

Your agency is listed first, followed by other receivers used by this referrer

You will see what percent of that referrer's referrals went to each receiver they use

View Call Completions by receiver

Also view call lengths by receiver

Fig. 10

Members

>Custom Reports

CCA Name:

Start Date: Day: 1 Month: July Year: 2000

End Date: Day: 31 Month: July Year: 2000

State of Origin: All

Area Code of Origin: All

Credit Card Number:

Run Report

09364.0002

Fig. 11

Day of Week / Time of Day Analysis

Day of Week	# of calls	# of completed calls	% of calls completed	% morning calls	% afternoon calls	% evening calls	Avg. Call Length
Sunday	42	29	69%	0%	3%	97%	.66 minutes
Monday	101	37	37%	59%	22%	19%	.86 minutes
Tuesday	164	53	32%	0%	15%	85%	.86 minutes
Wednesday	100	21	21%	5%	19%	76%	2.01 minutes
Thursday	48	24	50%	0%	21%	79%	1.01 minutes
Friday	29	9	31%	22%	78%	0%	.58 minutes
Saturday	37	14	38%	14%	29%	57%	1.11 minutes

Time of Month Analysis

Month	# of calls	# of completed calls	% of calls completed	% early month	% mid month	% late month	Avg. Call Length
April	350	93	27%	0%	70%	30%	1.08 minutes
May	171	94	55%	64%	36%	0%	.89 minutes

State of Origin Analysis

State	# of calls	# of completed calls	% of calls completed	Avg. Call Length
Alabama	2	0	0%	0
Arizona	1	0	0%	0
Arkansas	1	1	100%	1.48 minutes
Califfornia	9	1	11%	3.15 minutes

Incomplete Call Summary

Number of Completed Calls	Number of Incomplete Calls	% of calls completed	% of Incomplete Calls	Customer Abort	Busy	No Answer
71	1	99%	1%	0 (0%)	5 (500%)	5 (500%)

Fig. 12

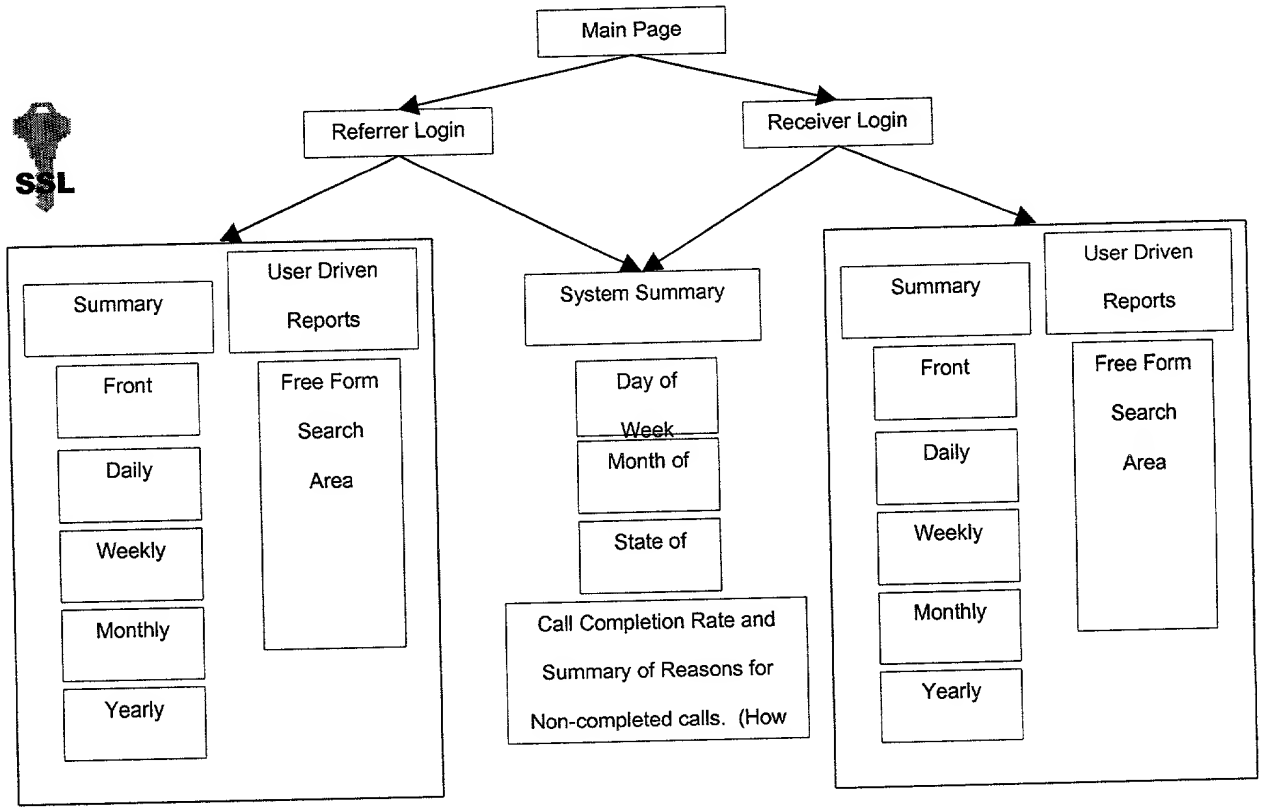
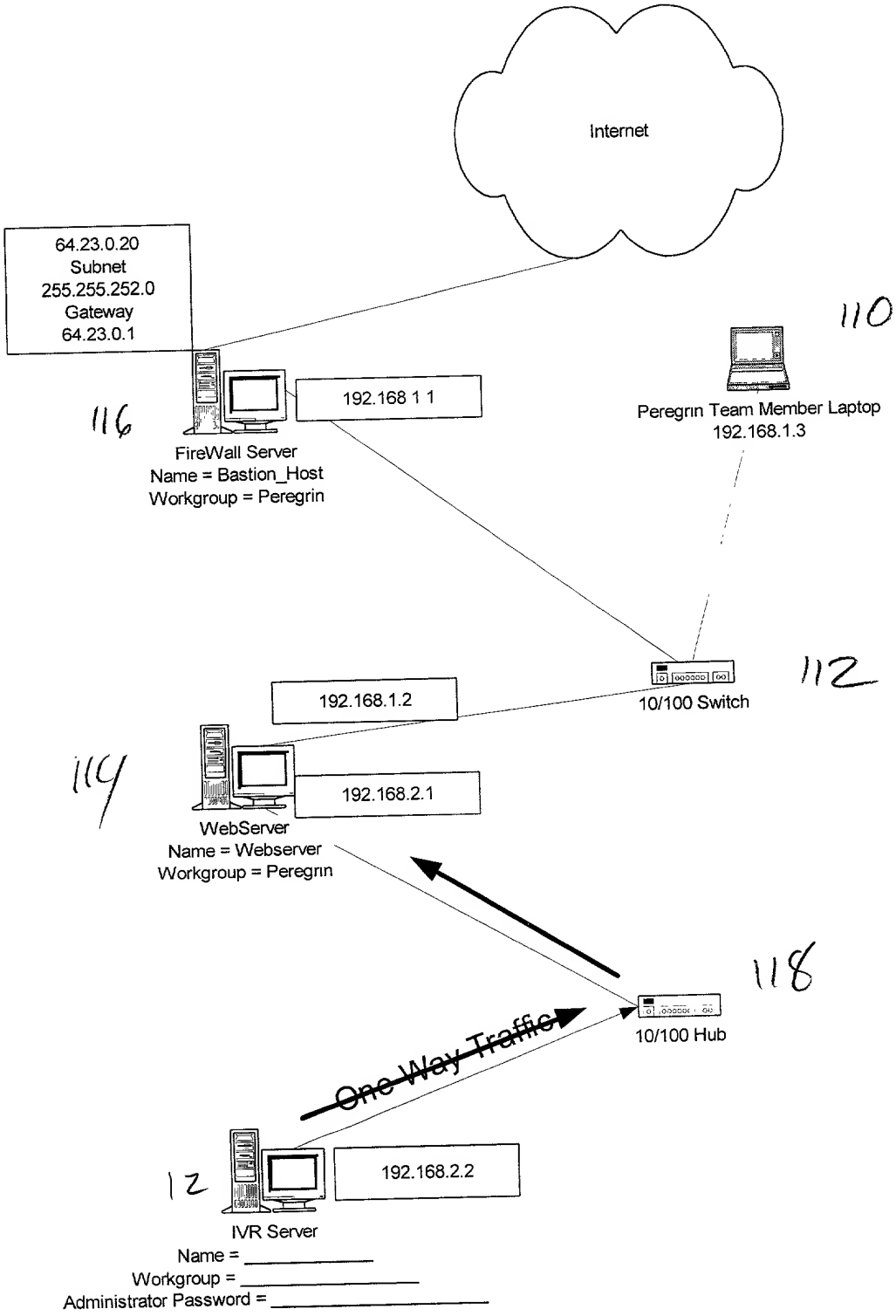

Main Page
Referrer Login
Receiver Login
SSL
Summary
User Driven Reports
Front
Daily
Weekly
Monthly
Yearly
Free Form Search Area
System Summary
Day of Week
Month of
State of
Call Completion Rate and Summary of Reasons for Non-completed calls. (How
Summary
User Driven Reports
Front
Daily
Weekly
Monthly
Yearly
Free Form Search Area

Fig. 13


Internet
64.23.0.20
Subnet
255.255.252.0
Gateway
64.23.0.1
110
116
192.168 1 1
Peregrin Team Member Laptop
192.168.1.3
FireWall Server
Name = Bastion_Host
Workgroup = Peregrin
112
10/100 Switch
192.168.1.2
114
192.168.2.1
WebServer
Name = Webserver
Workgroup = Peregrin
118
10/100 Hub
One Way Traffic
12
192.168.2.2
IVR Server
Name = _____
Workgroup = _____
Administrator Password = _____

```
<cfif IsDefined("url.login")>
      <cfset x = StructDelete(session, "login")>
</cfif>
<cf_security_tag data_source="#datasource#"
Role_Access_Needed="memberadmin,accntadmin,siteadmin,admin"
Login_Screen="AdminLogin.cfm">
<html>
<head>
<title>Welcome to Peregrin Services Corporation</title>
      <!--- Includes the javascripts needed to do mouseovers --->
      <cfinclude template="memberlogic.cfm">
      <cfinclude template="../nav_javascripts.cfm">
</head>
<cfset pagegroup = "admin">

<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="../header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
            <td width="596" align="left" valign="top">
                  <table width="100%" border="0" cellpadding="0" align="center"
bgcolor="white" cellspacing="0">
                        <tr><td><cfoutput><img
src="../images/banners/members_bnr.gif"></cfoutput></td></tr>
                        <tr><td align="center">You have entered the Peregrin
Administration Area</td></tr>
                  </table>
            </td>
      </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="../footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<html>
<head>
      <title>Welcome to Peregrin Services Corporation</title>
      <!--- Includes the javascripts needed to do mouseovers --->
      <cfinclude template="../nav_javascripts.cfm">
</head>

<cfset pagegroup = "admin">

<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><td colspan="2"><cfinclude
template="../header.cfm"></td></tr>
  <tr valign="top">
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
            <td width="596" align="left" valign="top">
                  <table border="0" cellpadding="0" cellspacing="0"
bgcolor="white">
                        <tr><td colspan="2" align="left"><img
src="../images/banners/members_login_bnr.gif"  width="501"
height="95"></td></tr>
            <tr>
            <td width="21%" align="left"></td>
            <td width="79%" class="GreenI2" align="center">Please Enter Your
User Name and Password Below</td>
            </tr>
                        <tr>
            <td width="21%" align="left"></td>
                              <td width="79%" >
                        <table border="0" cellpadding="0" cellspacing="0"
width="387" bgcolor="#FFCC00" align="center">
                              <tr valign="top"><td><img name="topedge_login"
src="../images/login/topedge_login.gif" width="387" height="14" border="0"
alt="topedge"></td></tr>
                         <tr valign="top">
                           <td>
                                                      <cfoutput>
                              <form method="post"
action="#GetFileFromPath(GetBaseTemplatePath())#">
                                                      </cfoutput>
                              <p><img src="../images/login/user_name.gif"
width="97" height="23" align="absmiddle">
                              <input type="text" name="LoginUserName" size="25">
                              <br>
                              <br>
                              <img src="../images/login/password.gif" width="97"
height="23" align="absmiddle">
                              <input type="password" name="LoginUserPsswd"
size="10">
                              </p>
                              <p>
```

```
                                <input type="image" border="0" name="SubmitLogin"
src="../images/login/submit.gif" width="127" height="33">
                                <input type="image" border="0" name="ResetLogin"
src="../images/login/reset.gif" width="132" height="33">
                                </p>
                                </form>
                                </td>
                              </tr>
                              <tr valign="top"><td><img name="bottomedge_login"
src="../images/login/bottomedge_login.gif" width="387" height="13" border="0"
alt="bottom edge"></td></tr>
                            </table>
                                </td>
                            </tr>
                            <tr>
                                <td colspan="2" >
                            <table width="100%" border="0">
                              <tr align="center">
                                <td width="21%" align="center"></td>
                                <td class="Green2" width="79%" align="center">
                                                                Forget your User Name or
Password?<br>
                                <cfoutput><a class="BlueLink"
href="mailto:service@peregrinservices.com">Click here for an email
reminder</a></cfoutput>
                                </td>
                              </tr>
                            </table>
                                </td>
                            </tr>
                    </table>
              </td>
  </tr>
  <tr valign="top"><td colspan="2"><cfinclude
template="../footer.cfm"></td></tr>
</table>
</body>
</html>
```

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.0 Transitional//EN">

<html>
<head>
      <title>Untitled</title>
</head>

<body>
<cfif parameterexists(submit)>
      <cfgridupdate grid="grid1" datasource="buenasalud" tablename="phystemp">
</cfif>

<cfquery name="getdocs" datasource="buenasalud">
      select * from phystemp order by phystemplastnametx
</cfquery>

<cfform name="docgrid" action="physicianadmin.cfm">
<center><font size="4">Physicians Table</font><br>
<font size="3">To make changes, enter your change in the appropriate fields and
click "Submit Now".</font><br>
<cfgrid name="grid1" query="getdocs" sort="yes" italic="yes" delete="yes"
selectmode="edit" height="900" width="1200" insert="yes" insertbutton="Insert
New" align="absmiddle">
      <cfgridcolumn name="phystempid" display="no" header="Last Name"
bold="yes">
      <cfgridcolumn name="phystemplastnametx" header="Last Name" bold="yes">
      <cfgridcolumn name="phystempfirstnametx" header="First Name" bold="yes">

      <cfgridcolumn name="phystempCitytx" header="City" bold="yes">
      <cfgridcolumn name="phystempstatetx" header="Province" bold="yes">
      <cfgridcolumn name="phystempSpcltytx" header="Specialty" bold="yes">
      <cfgridcolumn name="phystempCntrytx" header="Country" bold="yes">
</cfgrid><br>
<input type="submit" name="submit" value="Submit Now">
</center>
</cfform>
</body>
</html>
```

```
<cf_security_tag data_source="#datasource#" Role_Access_Needed="bank,cca"
Login_Screen="login.cfm">
<html>
<head>
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="memberlogic.cfm">
<cfinclude template="../nav_javascripts.cfm">
</head>

<cfparam name="pagegroup" default="members">
<cfset pagegroup = "members">

<cfquery name="HourSmmryList" datasource="#datasource#">
      select      datepart(dd,start_datetime) DayNb,
                  count(*) Referrals,
                  sum(CASE call_completed_flag WHEN 1 THEN 1 ELSE 0     END)
completed,
                  sum(CASE call_completed_flag WHEN 1 THEN call_duration ELSE 0
      END) total_call_duration
      from        IVR_Table
      where       ((call_completed_flag = 1) or (exception_code0 in (29,30)) or
(exception_code1 in (29,30)) or (exception_code2 in (29,30)))
      and         start_datetime >= #currentYear#
      and         datepart(mm,start_datetime) = #ListGetAt(param,1)#
      and         ani_info_phone_number not in (select testanitx from testani)
      group by datepart(dd,start_datetime)
      order by 1
</cfquery>

<cfset rowcolor="white">
<cfset rowcolor1="white">
<cfset rowcolor2="#chr(35)#FFFFCC">

<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="../header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
            <td width="596" align="left" valign="top">
                  <table width="100%" border="0" cellpadding="0" align="center"
bgcolor="white" cellspacing="0">
                        <tr><td><cfoutput><img src="../images/SmmryReport.gif"
width="497" height="92"></cfoutput></td></tr>
                        <tr>
                              <td>
                                    <table width="100%" border="0"
cellpadding="4" align="center" cellspacing="0">
```

```
                                        <tr bgcolor="#FFCC00"><td
class="ReportHead2" colspan="8" align="center">Daily Analysis<br>for
<cfoutput>#MonthAsString(ListGetAt(param,1))#</cfoutput></td></tr>
                                        <tr bgcolor="#FFCC00">
                                              <td class="ReportHead1">Day of
the Month</td>
                                              <td class="ReportHead1"># of
calls</td>
                                              <td class="ReportHead1"># of
completed calls</td>
                                              <td class="ReportHead1">% of
calls completed</td>
                                              <td class="ReportHead1">% of
total callis in month</td>
                                              <td class="ReportHead1">Avg.
Call Length</td>
                                        </tr>
                                        <cfoutput query="HourSmmryList">
                                              <cfset RowColor = Iif(RowColor
is "White","RowColor2","RowColor1")>
                                              <tr bgcolor="#rowcolor#">
                                                    <td class="ReportDetail1"
height="33">#DayNb#</td>
                                                    <td class="ReportDetail1"
height="33">#referrals#</td>
                                                    <td class="ReportDetail1"
height="33">#completed#</td>
                                                    <td class="ReportDetail1"
height="33">
                                                          <cfif referrals>

      #round(evaluate("#completed# / #referrals#  * 100"))#%
                                                          <cfelse>
                                                                0
                                                          </cfif>
                                                    </td>
                                                    <td class="ReportDetail1"
height="33">
                                                          <cfif referrals>

      #round(evaluate("#completed# / #ListGetAt(param,2)#  * 100"))#%
                                                          <cfelse>
                                                                0
                                                          </cfif>
                                                    </td>
                                                    <td class="ReportDetail1"
height="33">
                                                          <cfif completed>

      #decimalformat(evaluate("#total_call_duration# / #completed# / 60"))#
minutes
                                                          <cfelse>
                                                                0
                                                          </cfif>
                                                    </td>
                                              </tr>
                                        </cfoutput>
```

```
                                        </table>
                                    </td>
                                </tr>
                            </table>
                        </td>
    </tr>
    <tr valign="top"><!-- main table row 3 -->
      <td colspan="2"><cfinclude template="../footer.cfm"></td>
    </tr>
</table>
</body>
</html>
```

Page 7 of 7

```
<cf_security_tag data_source="#datasource#" Role_Access_Needed="bank,cca"
Login_Screen="login.cfm">
<html>
<head>
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="memberlogic.cfm">
<cfinclude template="../nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "members">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="../header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
      <td width="596" align="left" valign="top">

<!-- Begin Body Area -->

<cfquery name="HourSmmryList" datasource="#datasource#">
      select      datepart(hh,start_datetime) HourNb,
                  count(*) Referrals,
                  sum(CASE call_completed_flag WHEN 1 THEN 1 ELSE 0     END)
completed,
                  sum(CASE call_completed_flag WHEN 1 THEN call_duration ELSE 0
      END) total_call_duration
      from        IVR_Table
      where       ((call_completed_flag = 1) or (exception_code0 in (29,30)) or
(exception_code1 in (29,30)) or (exception_code2 in (29,30)))
      and         start_datetime >= #currentYear#
      and         datepart(dw,start_datetime) = #ListGetAt(param,1)#
      and         ani_info_phone_number not in (select testanitx from testani)
      group by datepart(hh,start_datetime)
      order by 1
</cfquery>

<cfset rowcolor="white">
<cfset rowcolor1="white">
<cfset rowcolor2="#chr(35)#FFFFCC">

<table width="100%" border="0" cellpadding="0" align="center" bgcolor="white"
cellspacing="0">
```

```
      <tr><td><cfoutput><img src="../images/SmmryReport.gif" width="497"
height="92"></cfoutput></td></tr>
      <tr>
            <td>
                  <table width="100%" border="0" cellpadding="4" align="center"
cellspacing="0">
                        <tr bgcolor="#FFCC00"><td class="ReportHead2"
colspan="8" align="center">Hourly Analysis<br>for
<cfoutput>#DayOfWeekAsString(ListGetAt(param,1))#</cfoutput></td></tr>
                        <tr bgcolor="#FFCC00">
                              <td class="ReportHead1">Hour</td>
                              <td class="ReportHead1"># of calls</td>
                              <td class="ReportHead1"># of completed calls</td>
                              <td class="ReportHead1">% of calls completed</td>
                              <td class="ReportHead1">%of daily total</td>
                              <td class="ReportHead1">Avg. Call Length</td>
                        </tr>
                        <cfoutput query="HourSmmryList">
                              <cfset RowColor = Iif(RowColor is
"White","RowColor2","RowColor1")>
                              <tr bgcolor="#rowcolor#">
                                    <td class="ReportDetail1" height="33"
nowrap>#HourNb#:00 - #hourNb#:59</font></td>
                                    <td class="ReportDetail1"
height="33">#referrals#</td>
                                    <td class="ReportDetail1"
height="33">#completed#</td>
                                    <td class="ReportDetail1" height="33">
                                          <cfif referrals>
                                                #round(evaluate("#completed# /
#referrals#  * 100"))#%
                                          <cfelse>
                                                0
                                          </cfif>
                                    </td>
                                    <td class="ReportDetail1" height="33">
                                          <cfif referrals>
                                                #round(evaluate("#completed# /
#ListGetAt(param,2)#  * 100"))#%
                                          <cfelse>
                                                0
                                          </cfif>
                                    </td>
                                    <td class="ReportDetail1" height="33">
                                          <cfif completed>

      #decimalformat(evaluate("#total_call_duration# / #completed# / 60"))#
minutes
                                          <cfelse>
                                                0
                                          </cfif>
                                    </td>
                              </tr>
                        </cfoutput>
                  </table>
            </td>
      </tr>
```

```
</table>


<!-- End Body Area -->

      </td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="../footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

Exhibit "A" 2005-0050

```
<cf_security_tag data_source="#datasource#" Role_Access_Needed="bank,cca"
Login_Screen="login.cfm">
<html>
<head>
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="memberlogic.cfm">
<cfinclude template="../nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "members">

</head>

<cfset todayStart = CreateDateTime(#year(now())#, #month(now())#, #day(now())#,
0, 0, 0)>
<cfset pastWeek = DateAdd("d", "-6", "#now()#")>

<cfswitch expression="#ListGetAt(param,1)#">
      <cfcase value="Daily">
            <cfset XDt = #DateFormat(now(),"mmmm d, yyyy")#>
            <cfset TitleLine1 = "Comparison Summary for #XDt#">
            <cfset wheredate="and start_datetime >= dateadd(dd,-
6,convert(datetime,convert(varchar(10),getdate(),101),101))">
      </cfcase>
      <cfcase value="Weekly">
            <cfset TitleLine1 = "Comparison Summary for past 7 days">
            <cfset wheredate="and start_datetime >= dateadd(dd,-
6,convert(datetime,convert(varchar(10),getdate(),101),101))">
      </cfcase>
      <cfcase value="Monthly">
            <cfset TitleLine1 = "Comparison Summary for past 30 days">
            <cfset wheredate="and start_datetime >= dateadd(dd,-
29,convert(datetime,convert(varchar(10),getdate(),101),101))">
      </cfcase>
      <cfcase value="Yearly">
            <cfset TitleLine1 = "Comparison Summary for Year To Date">
            <cfset yearStart =  CreateDateTime(year(now()),1, 1, 0, 0, 0)>
            <cfset wheredate="and start_datetime >= #YearStart#">
      </cfcase>
</cfswitch>
<cfif session.UserType is "CCA">
      <cfset NameLabel1 = "Receiver">
      <cfquery name="TitleInfo" datasource="#datasource#">
            select BankNameTx Name1Tx
            from   Bank
            where  DNIS = '#listgetat(param,2)#'
      </cfquery>
      <cfquery name="TitleInfo2" datasource="#datasource#">
            select CCANameTx Name2Tx
            from   CCA
            where  CCAIVRPhoneTx = '#session.CCAIVRPhoneTx#'
      </cfquery>
      <cfset CCANameTx = TitleInfo2.Name2Tx>
```

```
      <cfquery name="SmmryList" datasource="#datasource#">
            select 1,'#CCANameTx#' NameTx,
                                    count(*) Referrals,
                                    IsNull(sum(CASE call_completed_flag WHEN 1 THEN
CASE WHEN final_called_number = '#session.CCAIVRPhoneTx#' THEN 1 ELSE 0 END ELSE
0 END),0) completed,
                                    sum(CASE call_completed_flag WHEN 1 THEN CASE
WHEN final_called_number = '#session.CCAIVRPhoneTx#' THEN call_duration else 0
end ELSE 0  END) total_call_duration
            from  IVR_Table
            where DNIS = '#listgetat(param,2)#'
            and         ((call_completed_flag = 1 and
                                    final_called_number = '#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code0 in (29,30) and
                                    outbound_number0 = '#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code1 in (29,30) and
                                    outbound_number1 = '#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code2 in (29,30) and
                                    outbound_number2 = '#session.CCAIVRPhoneTx#'))
            and         ani_info_phone_number not in (select testanitx from
testani)
            #preservesinglequotes(wheredate)#
            union
            select 2, CCANameTx NameTx,
                                    count(*) Referrals,
                                    IsNull(sum(CASE call_completed_flag WHEN 1 THEN
CASE WHEN final_called_number = CCAIVRPhoneTx THEN 1 ELSE 0 END ELSE 0 END),0)
completed,
                                    sum(CASE call_completed_flag WHEN 1 THEN CASE
WHEN final_called_number = CCAIVRPhoneTx THEN call_duration else 0 end ELSE 0
      END) total_call_duration
            from  IVR_Table, CCA
            where DNIS = '#listgetat(param,2)#'
            and         ((call_completed_flag = 1 and
                                    final_called_number = CCAIVRPhoneTx and
final_called_number != '#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code0 in (29,30) and
                                    outbound_number0 = CCAIVRPhoneTx and
outbound_number0 != '#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code1 in (29,30) and
                                    outbound_number1 = CCAIVRPhoneTx and
outbound_number1 != '#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code2 in (29,30) and
                                    outbound_number2 = CCAIVRPhoneTx and
outbound_number2 != '#session.CCAIVRPhoneTx#'))
            and         ani_info_phone_number not in (select testanitx from
testani)
            #preservesinglequotes(wheredate)#
            group by CCANameTx
            order by 1,2 desc
      </cfquery>
```

```
	<cfset TotalCalls = 0>
	<cfloop query="SmmryList">
		<cfset TotalCalls = TotalCalls + referrals>
	</cfloop>
<cfelse>
	<cfset NameLabel1 = "Referrer">
	<cfquery name="TitleInfo" datasource="#datasource#">
		select CCANameTx Name1Tx
		from   CCA
		where  CCAIVRPhoneTx = '#listgetat(param,2)#'
	</cfquery>
	<cfquery name="TitleInfo2" datasource="#datasource#">
		select BankNameTx Name2Tx
		from   Bank
		where  DNIS = '#session.BankIVRPhoneTx#'
	</cfquery>
	<cfset BankNameTx = TitleInfo2.Name2Tx>
	<cfquery name="SmmryList" datasource="#datasource#">
		select 1,'#BankNameTx#' NameTx,
				count(*) Referrals,
				IsNull(sum(CASE call_completed_flag WHEN 1 THEN
CASE WHEN final_called_number = '#listgetat(param,2)#' THEN 1 ELSE 0    END ELSE
0 END),0) completed,
				sum(CASE call_completed_flag WHEN 1 THEN CASE
WHEN final_called_number = '#listgetat(param,2)#' THEN call_duration else 0 end
ELSE 0      END) total_call_duration
		from  IVR_Table
		where DNIS = '#session.BankIVRPhoneTx#'
		and         ((call_completed_flag = 1 and
				 final_called_number = '#listgetat(param,2)#')
				or
				(exception_code0 in (29,30) and
				 outbound_number0 = '#listgetat(param,2)#')
				or
				(exception_code1 in (29,30) and
				 outbound_number1 = '#listgetat(param,2)#')
				or
				(exception_code2 in (29,30) and
				 outbound_number2 = '#listgetat(param,2)#'))
		and         ani_info_phone_number not in (select testanitx from
testani)
		#preservesinglequotes(wheredate)#
		union
		select 2,DNIS NameTx,
				count(*) Referrals,
				IsNull(sum(CASE call_completed_flag WHEN 1 THEN
CASE WHEN final_called_number = '#listgetat(param,2)#' THEN 1 ELSE 0    END ELSE
0 END),0) completed,
				sum(CASE call_completed_flag WHEN 1 THEN CASE
WHEN final_called_number = '#listgetat(param,2)#' THEN call_duration else 0 end
ELSE 0      END) total_call_duration
		from  IVR_Table
		where DNIS != '#session.BankIVRPhoneTx#'
		and         ((call_completed_flag = 1 and
				 final_called_number = '#listgetat(param,2)#')
				or
				(exception_code0 in (29,30) and
```

```
                                    outbound_number0 = '#listgetat(param,2)#')
                                   or
                                   (exception_code1 in (29,30) and
                                    outbound_number1 = '#listgetat(param,2)#')
                                   or
                                   (exception_code2 in (29,30) and
                                    outbound_number2 = '#listgetat(param,2)#'))
            and         ani_info_phone_number not in (select testanitx from
testani)
            #preservesinglequotes(wheredate)#
            group by DNIS
            order by 1,2 desc
      </cfquery>
      <cfset TotalCalls = 0>
      <cfloop query="SmmryList">
            <cfset TotalCalls = TotalCalls + referrals>
      </cfloop>
</cfif>
<cfset rowcolor="white">
<cfset rowcolor1="white">
<cfset rowcolor2="#chr(35)#FFFFCC">

<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="../header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
            <td width="596" align="left" valign="top">
                  <table width="100%" border="0" cellpadding="0" align="center"
bgcolor="white" cellspacing="0">
                        <tr><td><cfoutput><img src="../images/#MemberBanner#"
width="497" height="92"></cfoutput></td></tr>
                        <tr>
                              <td>
                                    <table width="100%" border="0"
cellpadding="4" align="center" cellspacing="0">
                                          <tr bgcolor="#FFCC00"><td
class="ReportHead2" colspan="8" align="center"><cfoutput>#TitleLine1#<br>on
#TitleInfo.Name1Tx#<br></cfoutput></td></tr>
                                          <tr bgcolor="#FFCC00">
                                                <td
class="ReportHead1"><cfoutput>#NameLabel1# Name</cfoutput></td>
                                                <td class="ReportHead1">% of
total calls</td>
                                                <td
class="ReportHead1">Completion %</td>
                                                <td class="ReportHead1">Avg.
Call Length</td>
                                          </tr>
```

```
                                        <cfoutput query="SmmryList">
                                              <cfset RowColor = Iif(RowColor
is "White","RowColor2","RowColor1")>
                                              <tr bgcolor="#rowcolor#">
                                                    <td class="ReportDetail1"
height="33">
                                                          <cfif CurrentRow is
1>
                                                                #NameTx#
                                                          <cfelse>
                                                                #NameLabel1#
#evaluate(CurrentRow - 1)# <!--- (#NameTx#) --->
                                                          </cfif>
                                                    </td>
                                                    <td class="ReportDetail1"
height="33">
                                                          <cfif referrals>

      #round(evaluate("#referrals# /#TotalCalls# * 100"))#%
                                                          <cfelse>
                                                                0
                                                          </cfif>
                                                    </td>
                                                    <td class="ReportDetail1"
height="33">
                                                          <cfif referrals>

      #round(evaluate("#completed# / #referrals#  * 100"))#%
                                                          <cfelse>
                                                                0
                                                          </cfif>
                                                    </td>
                                                    <td class="ReportDetail1"
height="33">
                                                          <cfif completed>

      #decimalformat(evaluate("#total_call_duration# / #completed# / 60"))#
minutes
                                                          <cfelse>
                                                                0
                                                          </cfif>
                                                    </td>
                                              </tr>
                                        </cfoutput>
                                  </table>
                            </td>
                      </tr>
                </table>
          </td>
    </tr>
    <tr valign="top"><!-- main table row 3 -->
      <td colspan="2"><cfinclude template="../footer.cfm"></td>
    </tr>
</table>
</body>
</html>
```

```
<cf_security_tag data_source="#datasource#" Role_Access_Needed="bank,cca"
Login_Screen="login.cfm">
<html>
<head>
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="memberlogic.cfm">
<cfinclude template="../nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "members">

</head>
<cfif IsDate(listgetat(param,3))>
      <cfset dayStart =  "#parsedatetime(listgetat(param,3))#">
<cfelse>
      <cfset dayStart =  "#CreateODBCDate(listgetat(param,3))#">
</cfif>
<cfset dayEnd = dateadd("s", "86399", "#daystart#")>
<cfif session.UserType is "CCA">
      <cfquery name="TitleInfo" datasource="#datasource#">
            select BankNameTx + ', ' + BankCityTx TitleLine1Tx
            from   Bank
            where  DNIS = '#listgetat(param,2)#'
      </cfquery>
      <cfquery name="SmmryList" datasource="#datasource#">
            select credit_card_number,
                              ani,
                              state_origin,
                              start_datetime,
                              CASE call_completed_flag WHEN 1 THEN CASE WHEN
final_called_number = '#session.CCAIVRPhoneTx#' THEN call_duration else 0 end
ELSE 0      END total_call_duration
            from ivr_Table
            where dnis='#listgetat(param,2)#'
            and   start_datetime between #dayStart# and #dayEnd#
            and   credit_card_number = '#form.CreditCardTx#'
            and         ((call_completed_flag = 1 and
                              final_called_number = '#session.CCAIVRPhoneTx#')
                        or
                        (exception_code0 in (29,30) and
                         outbound_number0 = '#session.CCAIVRPhoneTx#')
                        or
                        (exception_code1 in (29,30) and
                         outbound_number1 = '#session.CCAIVRPhoneTx#')
                        or
                        (exception_code2 in (29,30) and
                         outbound_number2 = '#session.CCAIVRPhoneTx#'))
            and         ani_info_phone_number not in (select testanitx from
testani)
            order by start_datetime desc
      </cfquery>
<cfelse>
      <cfquery name="TitleInfo" datasource="#datasource#">
```

```
            select CCANameTx + ', ' + CCACityTx TitleLine1Tx
            from   CCA
            where  CCAIVRPhoneTx = '#listgetat(param,2)#'
      </cfquery>
      <cfquery name="SmmryList" datasource="#datasource#">
            select credit_card_number,
                              ani,
                              state_origin,
                              start_datetime,
                              CASE call_completed_flag WHEN 1 THEN CASE WHEN
final_called_number = '#listgetat(param,2)#' THEN call_duration else 0 end ELSE
0     END total_call_duration
            from ivr_Table
            where dnis='#session.BankIVRPhoneTx#'
            and   start_datetime between #dayStart# and #dayEnd#
            and   credit_card_number = '#form.CreditCardTx#'
            and         ((call_completed_flag = 1 and
                              final_called_number = '#listgetat(param,2)#')
                        or
                        (exception_code0 in (29,30) and
                         outbound_number0 = '#listgetat(param,2)#')
                        or
                        (exception_code1 in (29,30) and
                         outbound_number1 = '#listgetat(param,2)#')
                        or
                        (exception_code2 in (29,30) and
                         outbound_number2 = '#listgetat(param,2)#'))
            and         ani_info_phone_number not in (select testanitx from
testani)
            order by start_datetime desc
      </cfquery>
</cfif>
<cfset rowcolor="white">
<cfset rowcolor1="white">
<cfset rowcolor2="#chr(35)#FFFFCC">

<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="../header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
            <td width="596" align="left" valign="top">
                  <table width="100%" border="0" cellpadding="0" align="center"
bgcolor="white" cellspacing="0">
                        <tr><td><cfoutput><img src="../images/#MemberBanner#"
width="497" height="92"></cfoutput></td></tr>
                        <tr>
                              <td>
```

```
                                    <table width="100%" border="0"
cellpadding="4" align="center" bgcolor="White" cellspacing="0">
                                          <tr bgcolor="#FFCC00">
                                                <td class="ReportHead2"
colspan="5" align="center">
                                                      <CFOUTPUT
query="TitleInfo">
                                                            #TitleLine1Tx#<br>
                                                            Credit Card
Detail<br>
                                                            for card
#chr(35)#:  #form.CreditCardTx#<br>

      #DateFormat("#dayStart#", "mmmm d, yyyy")#
                                                      </cfoutput>
                                                </td>
                              </tr>
                                          <tr bgcolor="#FFCC00">
                                                <td class="ReportHead1">Date of
Call</td>
                                                <td class="ReportHead1">Phone #
of Origination</td>
                                                <td class="ReportHead1">State of
Origination</td>
                                                <td class="ReportHead1">Time of
Call</td>
                                                <td class="ReportHead1"
nowrap>Length of Call</td>
                                          </tr>
                                          <cfoutput query="SmmryList">
                                                <cfset RowColor = Iif(RowColor
is "White","RowColor2","RowColor1")>
                                                <tr bgcolor="#rowcolor#">
                                                      <td class="ReportDetail1"
height="33">#DateFormat("#start_datetime#", "mm/dd/yy")#</td>
                                                      <td class="ReportDetail1"
height="33">#ani#</td>
                                                      <td class="ReportDetail1"
height="33">#state_origin#</td>
                                                      <td class="ReportDetail1"
height="33">#TimeFormat("#start_datetime#", "HH:mm")#</td>
                                                      <td class="ReportDetail1"
height="33">
                                                            <cfif
total_call_duration>

      #decimalformat(evaluate("#total_call_duration# / 60"))# minutes
                                                            <cfelse>
                                                                  N/A
                                                            </cfif>
                                                      </td>
                                                </tr>
                                          </cfoutput>
                                    </table>
                              </td>
                        </tr>
                  </table>
```

```
            </td>
    </tr>
    <tr valign="top"><!-- main table row 3 -->
      <td colspan="2"><cfinclude template="../footer.cfm"></td>
    </tr>
</table>
</body>
</html>
```

```
<cf_security_tag data_source="#datasource#" Role_Access_Needed="bank,cca"
Login_Screen="login.cfm">
<html>
<head>
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="memberlogic.cfm">
<cfinclude template="../nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "members">
<script language="JavaScript">
      function GoURL(CreditCardTx) {
            document.Form1.CreditCardTx.value = CreditCardTx;
            document.Form1.submit();
      }
</script>
</head>

<cfset dayStart =  "#parsedatetime(listgetat(param,3))#">
<cfset dayEnd = dateadd("s", "86399", "#listgetat(param,3)#")>
<cfif session.UserType is "CCA">
      <cfquery name="TitleInfo" datasource="#datasource#">
            select BankNameTx + ', ' + BankCityTx TitleLine1Tx
            from   Bank
            where  DNIS = '#listgetat(param,2)#'
      </cfquery>
      <cfquery name="SmmryList" datasource="#datasource#">
            select            case when credit_card_number = '0' then
cast(call_record_index as varchar) else credit_card_number end cctest,
                              credit_card_number,
                               max(convert(varchar(20),start_datetime,120) + ','
+ ani + ',' + state_origin + ',' +
                                  convert(varchar(10),CASE call_completed_flag
WHEN 1 THEN CASE WHEN final_called_number = '#session.CCAIVRPhoneTx#' THEN
call_duration else 0 end ELSE 0     END)) FieldList,
                               count(*) cc_count
            from ivr_Table
            where dnis='#listgetat(param,2)#'
            and   start_datetime between #dayStart# and #dayEnd#
            and         ((call_completed_flag = 1 and
                               final_called_number = '#session.CCAIVRPhoneTx#')
                              or
                              (exception_code0 in (29,30) and
                               outbound_number0 = '#session.CCAIVRPhoneTx#')
                              or
                              (exception_code1 in (29,30) and
                               outbound_number1 = '#session.CCAIVRPhoneTx#')
                              or
                              (exception_code2 in (29,30) and
                               outbound_number2 = '#session.CCAIVRPhoneTx#'))
            and         ani_info_phone_number not in (select testanitx from
testani)
```

```
            group by case when credit_card_number = '0' then
cast(call_record_index as varchar) else credit_card_number
end,credit_card_number
            order by 3 desc
      </cfquery>
<cfelse>
      <cfquery name="TitleInfo" datasource="#datasource#">
            select CCANameTx + ', ' + CCACityTx TitleLine1Tx
            from   CCA
            where  CCAIVRPhoneTx = '#listgetat(param,2)#'
      </cfquery>
      <cfquery name="SmmryList" datasource="#datasource#">
            select            case when credit_card_number = '0' then
cast(call_record_index as varchar) else credit_card_number end cctest,
                              credit_card_number,
                               max(convert(varchar(20),start_datetime,120) + ','
+ ani + ',' + state_origin + ',' +
                                    convert(varchar(10),CASE call_completed_flag
WHEN 1 THEN CASE WHEN final_called_number = '#listgetat(param,2)#' THEN
call_duration else 0 end ELSE 0     END)) FieldList,
                               count(*) cc_count
            from ivr_Table
            where dnis='#session.BankIVRPhoneTx#'
            and   start_datetime between #dayStart# and #dayEnd#
            and         ((call_completed_flag = 1 and
                               final_called_number = '#listgetat(param,2)#')
                              or
                              (exception_code0 in (29,30) and
                               outbound_number0 = '#listgetat(param,2)#')
                              or
                              (exception_code1 in (29,30) and
                               outbound_number1 = '#listgetat(param,2)#')
                              or
                              (exception_code2 in (29,30) and
                               outbound_number2 = '#listgetat(param,2)#'))
            and         ani_info_phone_number not in (select testanitx from
testani)
            group by case when credit_card_number = '0' then
cast(call_record_index as varchar) else credit_card_number
end,credit_card_number
            order by 3 desc
      </cfquery>
</cfif>
<cfset rowcolor="white">
<cfset rowcolor1="white">
<cfset rowcolor2="#chr(35)#FFFFCC">


<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<cfoutput>
<form name="Form1" action="CreditCardDetail.cfm" method="post">
      <input type="Hidden" name="param" value="#param#">
```

```
      <input type="Hidden" name="CreditCardTx" value="9999999">
</form>
</cfoutput>
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="../header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
            <td width="596" align="left" valign="top">
                  <table width="100%" border="0" cellpadding="0" align="center"
bgcolor="white" cellspacing="0">
                        <tr><td><cfoutput><img src="../images/#MemberBanner#"
width="497" height="92"></cfoutput></td></tr>
                        <tr>
                              <td>
                                    <table width="100%" border="0"
cellpadding="4" align="center" bgcolor="White" cellspacing="0">
                                          <tr bgcolor="#FFCCOO">
                                                <td class="ReportHead2"
colspan="6" align="center">
                                                      <CFOUTPUT
query="TitleInfo">
                                                            #TitleLine1Tx#<br>
                                                            Credit Card
Summary<br>
                                                            for
#DateFormat("#dayStart#", "mmmm d, yyyy")#
                                                      </cfoutput>
                                                </td>
                              </tr>
                                          <tr bgcolor="#FFCC00">
                                                <td class="ReportHead1"
width="140">Credit Card #</td>
                                                <td class="ReportHead1">Phone #
of Origination</td>
                                                <td class="ReportHead1">State of
Origination</td>
                                                <td class="ReportHead1">Date of
Call</td>
                                                <td class="ReportHead1">Time of
Call</td>
                                                <td class="ReportHead1"
nowrap>Length of Call</td>
                                          </tr>
                                          <cfoutput query="SmmryList">
                                                <cfset ani =
ListGetAt(FieldList,2)>
                                                <cfset state_origin =
ListGetAt(FieldList,3)>
                                                <cfset start_datetime =
CreateODBCDateTime(ListGetAt(FieldList,1))>
                                                <cfset call_duration =
ListGetAt(FieldList,4)>
                                                <cfset RowColor = Iif(RowColor
is "White","RowColor2","RowColor1")>
```

```
                                                    <tr bgcolor="#rowcolor#">
                                                          <td class="ReportDetail1"
height="33">
                                                                <cfif cc_count gt
"1">
                                                                      <a
class="ReportDetail1"
href="javascript:GoURL('#credit_card_number#')">#credit_card_number#</a>
                                                                <cfelse>

      #credit_card_number#
                                                                </cfif>
                                                          </td>
                                                          <td class="ReportDetail1"
height="33">#ani#</td>
                                                          <td class="ReportDetail1"
height="33">#state_origin#</td>
                                                          <td class="ReportDetail1"
height="33">#DateFormat("#start_datetime#", "mm/dd/yy")#</td>
                                                          <td class="ReportDetail1"
height="33">#TimeFormat("#start_datetime#", "HH:mm")#</td>
                                                          <td class="ReportDetail1"
height="33">
                                                                <cfif call_duration>

      #decimalformat(evaluate("#call_duration# / 60"))# minutes
                                                                <cfelse>
                                                                      N/A
                                                                </cfif>
                                                          </td>
                                                    </tr>
                                              </cfoutput>
                                        </table>
                                  </td>
                            </tr>
                      </table>
                </td>
    </tr>
    <tr valign="top"><!-- main table row 3 -->
      <td colspan="2"><cfinclude template="../footer.cfm"></td>
    </tr>
  </table>
  </body>
  </html>
```

```
<cf_security_tag data_source="#datasource#" Role_Access_Needed="bank,cca"
Login_Screen="login.cfm">
<html>
<head>
<title>Welcome to Peregrin Services Corporation</title>
<script language="JavaScript">
      function GoURL(CreditCardTx,KeyTx,StartDt) {
            document.Form1.CreditCardTx.value = CreditCardTx;
            document.Form1.Param.value = "Custom," + KeyTx + "," + StartDt;
            document.Form1.submit();
      }
</script>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="memberlogic.cfm">
<cfinclude template="../nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<cfset pagegroup = "members">
<cfset RunReport = Iif(IsDefined("ReportSubmit"),"1","0")>

<cfif RunReport>
      <cfset StartDt =
CreateDate("#StartYearNb#","#StartMonthNb#","#StartDayNb#")>
      <cfset EndDt =
CreateDateTime("#EndYearNb#","#EndMonthNb#","#EndDayNb#",23,59,59)>
      <cfif StateCd is "All">
            <cfset AndState = "">
      <cfelse>
            <cfset AndState = " and state_origin = '#StateCd#' ">
      </cfif>
      <cfif AreaCd is "All">
            <cfset AndArea = "">
      <cfelse>
            <cfset AndArea = " and ani_info_areacode = '#AreaCd#' ">
      </cfif>
      <cfif CreditCardNumberTx is "">
            <cfset AndCreditCard = "">
      <cfelse>
<!---             <cfset AndCreditCard = " and credit_card_number = '" +
REReplace(CreditCardNumberTx,"[[:punct:]]|[[:cntrl:]]|[[:space:]]","","all") +
"' "> --->
            <cfset AndCreditCard = " and credit_card_number like
'#CreditCardNumberTx#'">
      </cfif>
      <cfif session.UserType is "CCA">
            <cfset NameLabel = "Referrer:">
            <!--- <cfquery name="NameInfo" datasource="#datasource#">
                  select BankNameTx + ', ' + BankCityTx NameTx
                  from   Bank
                  where  DNIS = '#KeyTx#'
            </cfquery> --->
            <cfquery name="SmmryList" datasource="#datasource#">
                  select      BankNameTx + ', ' + BankCityTx NameTx,
                              ivr_table.dnis LinkInfo,
                              case when credit_card_number = '0' then
cast(call_record_index as varchar) else credit_card_number end,
                              credit_card_number,
```

```
                                max(convert(varchar(20),start_datetime,120) + ','
+ ani + ',' + state_origin + ',' +
                                    convert(varchar(10),CASE call_completed_flag
WHEN 1 THEN CASE WHEN final_called_number = '#session.CCAIVRPhoneTx#' THEN
call_duration else 0 end ELSE 0     END)) FieldList,
                                     count(*) cc_count
                    from        ivr_Table,Bank
                    where       ivr_Table.dnis = Bank.dnis<cfif KeyTX is not
"all">
                    and         ivr_Table.dnis='#KeyTx#'</cfif>
                    and   start_datetime between #StartDt# and #EndDt#
                    and         ((call_completed_flag = 1 and
                                     final_called_number =
'#session.CCAIVRPhoneTx#')
                                    or
                                    (exception_code0 in (29,30) and
                                     outbound_number0 =
'#session.CCAIVRPhoneTx#')
                                    or
                                    (exception_code1 in (29,30) and
                                     outbound_number1 =
'#session.CCAIVRPhoneTx#')
                                    or
                                    (exception_code2 in (29,30) and
                                     outbound_number2 =
'#session.CCAIVRPhoneTx#'))
                    #PreserveSingleQuotes(AndCreditCard)#
                    #PreserveSingleQuotes(AndState)#
                    #PreserveSingleQuotes(AndArea)#
                    and         ani_info_phone_number not in (select testanitx
from testani)
                    group by case when credit_card_number = '0' then
cast(call_record_index as varchar) else credit_card_number
end,credit_card_number,BankNameTx + ', ' + BankCityTx,ivr_table.dnis
                    order by 1,5
              </cfquery>
        <cfelse>
              <cfset NameLabel = "Receiver:">
              <!--- <cfquery name="NameInfo" datasource="#datasource#">
                    select CCANameTx + ', ' + CCACityTx NameTx
                    from   CCA
                    where  CCAIVRPhoneTx = '#KeyTx#'
              </cfquery> --->
              <cfquery name="SmmryList" datasource="#datasource#">
                    select      CCANameTx + ', ' + CCACityTx NameTx,
                                CCAIVRPhoneTx LinkInfo,
                                case when credit_card_number = '0' then
cast(call_record_index as varchar) else credit_card_number end cctest,
                                credit_card_number,
                                max(convert(varchar(20),start_datetime,120) + ','
+ ani + ',' + state_origin + ',' +
                                    <cfif KeyTx is "all">
                                        convert(varchar(10),CASE
call_completed_flag WHEN 1 THEN CASE WHEN final_called_number = CCAIVRPhoneTx
THEN call_duration else 0 end ELSE 0      END)) FieldList,
                                    <cfelse>
```

```
                                        convert(varchar(10),CASE
call_completed_flag WHEN 1 THEN CASE WHEN final_called_number = '#KeyTx#' THEN
call_duration else 0 end ELSE 0     END)) FieldList,
                                    </cfif>
                                    count(*) cc_count
                    from  ivr_Table,cca
                    where       dnis='#session.BankIVRPhoneTx#'
                    and   start_datetime between #StartDt# and #EndDt#
                    <cfif KeyTx is "all">
                    and         ((call_completed_flag = 1 and final_called_number
= CCAIVRPhoneTx)
                                    or
                                    (exception_code0 in (29,30) and
outbound_number0 = CCAIVRPhoneTx)
                                    or
                                    (exception_code1 in (29,30) and
outbound_number1 = CCAIVRPhoneTx)
                                    or
                                    (exception_code2 in (29,30) and
outbound_number2 = CCAIVRPhoneTx))
                    <cfelse>
                    and         ((call_completed_flag = 1 and
                                     final_called_number = '#KeyTx#' and
final_called_number = CCAIVRPhoneTx)
                                    or
                                    (exception_code0 in (29,30) and
                                     outbound_number0 = '#KeyTx#' and
outbound_number0 = CCAIVRPhoneTx)
                                    or
                                    (exception_code1 in (29,30) and
                                     outbound_number1 = '#KeyTx#' and
outbound_number1 = CCAIVRPhoneTx)
                                    or
                                    (exception_code2 in (29,30) and
                                     outbound_number2 = '#KeyTx#' and
outbound_number2 = CCAIVRPhoneTx))
                    </cfif>
                    #PreserveSingleQuotes(AndCreditCard)#
                    #PreserveSingleQuotes(AndState)#
                    #PreserveSingleQuotes(AndArea)#
                    and         ani_info_phone_number not in (select testanitx
from testani)
                    group by case when credit_card_number = '0' then
cast(call_record_index as varchar) else credit_card_number
end,credit_card_number,CCANameTx + ', ' + CCACityTx,CCAIVRPhoneTx
                    order by 1,5 desc
              </cfquery>
        </cfif>
        <cfset rowcolor="white">
        <cfset rowcolor1="white">
        <cfset rowcolor2="#chr(35)#FFFFCC">
<cfelse> <!-- gather report paramters --->
        <cfif session.UserType is "CCA">
              <cfset NameLabel = "Referrer:">
              <cfquery name="GetNameList" datasource="#datasource#">
                    select distinct
                                     BankNameTx + ', ' + BankCityTx NameTx,
```

```
                                    Bank.DNIS KeyTx
                  from   IVR_Table, Bank
                  where  IVR_table.DNIS = Bank.DNIS
                  and          ((call_completed_flag = 1 and
                                    final_called_number =
'#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code0 in (29,30) and
                                    outbound_number0 =
'#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code1 in (29,30) and
                                    outbound_number1 =
'#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code2 in (29,30) and
                                    outbound_number2 =
'#session.CCAIVRPhoneTx#'))
                  order by 1,2
            </cfquery>
            <cfquery name="GetStateList" datasource="#datasource#">
                  select Distinct StateNameTx,State_origin StateCd
                  from   IVR_Table, State
                  where  State_origin = StateCd
                  and          ((call_completed_flag = 1 and
                                    final_called_number =
'#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code0 in (29,30) and
                                    outbound_number0 =
'#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code1 in (29,30) and
                                    outbound_number1 =
'#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code2 in (29,30) and
                                    outbound_number2 =
'#session.CCAIVRPhoneTx#'))
                  order by 1
            </cfquery>
            <cfquery name="GetAreaCdList" datasource="#datasource#">
                  select Distinct ani_info_areacode AreaCd
                  from   IVR_Table
                  where ((call_completed_flag = 1 and
                                    final_called_number =
'#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code0 in (29,30) and
                                    outbound_number0 =
'#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code1 in (29,30) and
                                    outbound_number1 =
'#session.CCAIVRPhoneTx#')
                                   or
                                   (exception_code2 in (29,30) and
```

```
                                    outbound_number2 =
'#session.CCAIVRPhoneTx#'))
                  order by 1
            </cfquery>
      <cfelse>
            <cfset NameLabel = "CCA Name:">
            <cfquery name="GetNameList" datasource="#datasource#">
                  select distinct
                                    CCANameTx + ', ' + CCACityTx NameTx,
                                    CCAIVRPhoneTx KeyTx
                  from   IVR_Table, CCA
                  where dnis='#session.BankIVRPhoneTx#'
                  and         ((call_completed_flag = 1 and
                                    final_called_number = CCAIVRPhoneTx)
                                    or
                                    (exception_code0 in (29,30) and
                                    outbound_number0 = CCAIVRPhoneTx)
                                    or
                                    (exception_code1 in (29,30) and
                                    outbound_number1 = CCAIVRPhoneTx)
                                    or
                                    (exception_code2 in (29,30) and
                                    outbound_number2 = CCAIVRPhoneTx))
                  order by 1,2
            </cfquery>
            <cfquery name="GetStateList" datasource="#datasource#">
                  select Distinct StateNameTx,State_origin StateCd
                  from   IVR_Table, State
                  where  State_origin = StateCd
                  and    dnis='#session.BankIVRPhoneTx#'
                  order by 1
            </cfquery>
            <cfquery name="GetAreaCdList" datasource="#datasource#">
                  select Distinct ani_info_areacode AreaCd
                  from   IVR_Table
                  where dnis='#session.BankIVRPhoneTx#'
                  order by 1
            </cfquery>
      </cfif>
</cfif>


</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="../header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
            <td width="596" align="left" valign="top">
```

```
                  <table width="100%" border="0" cellpadding="0" align="left"
bgcolor="white" cellspacing="0">
                        <tr><td><img src="../images/CustomReport.gif"
width="497" height="92"></td></tr>
                        <tr>
                              <td>
                                    <cfif RunReport>
                                          <cfoutput>
                                          <form name="Form1"
action="CreditCardDetail.cfm" method="post">
                                                <input type="Hidden"
name="Param" value="">
                                                <input type="Hidden"
name="CreditCardTx" value="">
                                          </form>
                                          </cfoutput>
                                          <table width="100%" border="0"
cellpadding="4" align="center" bgcolor="White" cellspacing="0">
                                                <tr>
                                                      <td colspan="8">
                                                            <CFOUTPUT>
                                                                  <table
width="100%" border="0" cellpadding="4" align="center" bgcolor="#chr(35)#FFCC00"
cellspacing="0">
                                                                  <tr
align="center"><td class="ReportHead2" colspan="2">Custom Report</td></tr>
                                                                  <cfif
KeyTX is not "all">

      <tr align="center">

      <td class="ReportHead1" align="right">#NameLabel#</td>

      <td class="ReportDetail1" align="left">#SmmryList.NameTx#</td>

      </tr>
                                                                  <cfelse>


      <tr align="center">

      <td class="ReportHead1" align="right">#NameLabel#</td>

      <td class="ReportDetail1" align="left">All<img src="../images/spacer.gif"
width=90 height=1 border=0 alt=""></td>

      </tr>
                                                                  </cfif>
                                                                  <tr
align="center">

      <td class="ReportHead1" align="right">Start Date: </td>

      <td class="ReportDetail1" align="left">#DateFormat("#StartDt#",
"mm/dd/yyyy")#</td>
                                                                  </tr>
                                                                  <tr
align="center">
```

Case No. 2:06-cv-00469

```
      <td class="ReportHead1" align="right">End Date: </td>

      <td class="ReportDetail1" align="left">#DateFormat("#EndDt#",
"mm/dd/yyyy")#</td>
                                                                    </tr>
                                                                    <tr
align="center">

      <td class="ReportHead1" align="right">State of Origin: </td>

      <td class="ReportDetail1" align="left">#StateCd#</td>
                                                                    </tr>
                                                                    <tr
align="center">

      <td class="ReportHead1" align="right">Area Code of Origin: </td>

      <td class="ReportDetail1" align="left">#AreaCd#</td>
                                                                    </tr>
                                                                    <tr
align="center">

      <td class="ReportHead1" align="right">Credit Card Number: </td>

      <td class="ReportDetail1" align="left">#CreditCardNumberTx# </td>
                                                                    </tr>
                                                                 </table>
                                                              </cfoutput>
                                                           </td>
                                                        </tr>
                                                        <cfoutput query="SmmryList"
group="NameTX">
                                                              <cfif keyTx is "all">
                                                                 <tr
bgcolor="#chr(35)#FFCC00" align="center">
                                                                    <td
class="ReportHead1" colspan="6">#NameTX#</td>
                                                                 </tr>
                                                              </cfif>
                                                              <tr
bgcolor="#chr(35)#FFCC00">
                                                                 <td
class="ReportHead1">Credit Card #chr(35)#</td>
                                                                 <td
class="ReportHead1">Phone #chr(35)# of Origination</td>
                                                                 <td
class="ReportHead1">State of Origination</td>
                                                                 <td
class="ReportHead1">Date of Call</td>
                                                                 <td
class="ReportHead1">Time of Call</td>
                                                                 <td
class="ReportHead1" nowrap>Length of Call</td>
                                                              </tr>
                                                              <cfoutput>
```

```
                                                                <cfset ani =
ListGetAt(FieldList,2)>
                                                                <cfset state_origin
= ListGetAt(FieldList,3)>
                                                                <cfset
start_datetime = CreateODBCDateTime(ListGetAt(FieldList,1))>
                                                                <cfset DayStart =
CreateODBCDate(ListGetAt(FieldList,1))>
                                                                <cfset call_duration
= ListGetAt(FieldList,4)>
                                                                <cfset RowColor =
Iif(RowColor is "White","RowColor2","RowColor1")>
                                                                <tr
bgcolor="#rowcolor#">
                                                                      <td
class="ReportDetail1" height="33">
                                                                            <cfif
cc_count gt "1">
                                                                                  <a
class="ReportDetail1"
href="javascript:GoURL('#credit_card_number#','#LinkInfo#','#Left(ListGetAt(Fiel
dList,1),10)#')">#credit_card_number#</a>
                                                                            <cfelse>

      #credit_card_number#
                                                                            </cfif>
                                                                      </td>
                                                                      <td
class="ReportDetail1" height="33">#ani# </font></td>
                                                                      <td
class="ReportDetail1" height="33">#state_origin#</font></td>
                                                                      <td
class="ReportDetail1" height="33">#DateFormat("#start_datetime#",
"mm/dd/yy")#</font></td>
                                                                      <td
class="ReportDetail1" height="33">#TimeFormat("#start_datetime#",
"HH:mm")#</font></td>
                                                                      <td
class="ReportDetail1" height="33">
                                                                            <cfif
call_duration>

      #decimalformat(evaluate("#call_duration# / 60"))# minutes
                                                                            <cfelse>

      N/A
                                                                            </cfif>
                                                                      </td>
                                                                </tr>
                                                          </cfoutput>
                                                    </cfoutput>
                                              </table>
                                        <cfelse>
                                              <form name="Report"
action="CustomReport.cfm" method="post">
                                              <table width="70%" border="0"
cellpadding="4" align="left" bgcolor="White" cellspacing="0" >
```

```
                                                <tr>
      <td><cfoutput>#NameLabel#</cfoutput></td>
                                                      <td colspan="3">
                                                            <select
name="KeyTx">
                                                                  <cfif
GetNameList.RecordCount gt 0>
                                                                        <option
value="all">All</option>
      <cfoutput query="GetNameList">
      <option value="#KeyTx#">#NameTx#</option>
      </cfoutput>
                                                                  <cfelse>
      <option value="0">None</option>
                                                                  </cfif>
                                                            </select>
                                                      </td>
                                                </tr>
                                                <tr>
                                                      <td>Start Date:</td>
                                                      <td>Day:</td>
                                                      <td>Month:</td>
                                                      <td>Year:</td>
                                                </tr>
                                                <tr>
                                                      <td> </td>
                                                      <td>
                                                            <cfoutput>
                                                            <select
name="StartDayNb">
                                                                  <cfloop
from="1" to="#DaysInMonth(now())#" index="DayNb">
                                                                        <cfif
DayNb is Day(Now())>
      <option value="#DayNb#" selected>#DayNb#</option>
                                                                        <cfelse>
      <option value="#DayNb#">#DayNb#</option>
                                                                        </cfif>
                                                                  </cfloop>
                                                            </select>
                                                            </cfoutput>
                                                      </td>
                                                      <td>
                                                            <cfoutput>
                                                            <select
name="StartMonthNb">
                                                                  <cfloop
from="1" to="12" index="MonthNb">
                                                                        <cfif
MonthNb is Month(Now())>
```

```
      <option value="#MonthNb#" selected>#MonthAsString(MonthNb)#</option>
                                                                  <cfelse>

      <option value="#MonthNb#">#MonthAsString(MonthNb)#</option>
                                                                  </cfif>
                                                            </cfloop>
                                                      </select>
                                                      </cfoutput>
                                                </td>
                                                <td>
                                                      <cfoutput>
                                                      <select
name="StartYearNb">
                                                            <cfloop
from="2000" to="#Year(Now())#" index="YearNb">
                                                                  <cfif
YearNb is Year(Now())>

      <option value="#YearNb#" selected>#YearNb#</option>
                                                                  <cfelse>

      <option value="#YearNb#">#YearNb#</option>
                                                                  </cfif>
                                                            </cfloop>
                                                      </select>
                                                      </cfoutput>
                                                </td>
                                          </tr>
                                          <tr>
                                                <td>End Date:</td>
                                                <td>Day:</td>
                                                <td>Month:</td>
                                                <td>Year:</td>
                                          </tr>
                                          <tr>
                                                <td> </td>
                                                <td>
                                                      <cfoutput>
                                                      <select
name="EndDayNb">
                                                            <cfloop
from="1" to="#DaysInMonth(now())#" index="DayNb">
                                                                  <cfif
DayNb is Day(Now())>

      <option value="#DayNb#" selected>#DayNb#</option>
                                                                  <cfelse>

      <option value="#DayNb#">#DayNb#</option>
                                                                  </cfif>
                                                            </cfloop>
                                                      </select>
                                                      </cfoutput>
                                                </td>
                                                <td>
                                                      <cfoutput>
```

```
                                                                    <select
name="EndMonthNb">
                                                                        <cfloop
from="1" to="12" index="MonthNb">
                                                                            <cfif
MonthNb is Month(Now())>
      <option value="#MonthNb#" selected>#MonthAsString(MonthNb)#</option>
                                                                            <cfelse>
      <option value="#MonthNb#">#MonthAsString(MonthNb)#</option>
                                                                            </cfif>
                                                                        </cfloop>
                                                                    </select>
                                                                    </cfoutput>
                                                                </td>
                                                                <td>
                                                                    <cfoutput>
                                                                    <select
name="EndYearNb">
                                                                        <cfloop
from="2000" to="#Year(Now())#" index="YearNb">
                                                                            <cfif
YearNb is Year(Now())>
      <option value="#YearNb#" selected>#YearNb#</option>
                                                                            <cfelse>
      <option value="#YearNb#">#YearNb#</option>
                                                                            </cfif>
                                                                        </cfloop>
                                                                    </select>
                                                                    </cfoutput>
                                                                </td>
                                                            </tr>
                                                            <tr>
                                                                <td>State of Origin:</td>
                                                                <td colspan="3">
                                                                    <select
name="StateCd">
                                                                        <option
value="All">All</option>
                                                                        <cfoutput
query="GetStateList">
                                                                            <option
value="#StateCd#">#StateNameTx#</option>
                                                                        </cfoutput>
                                                                    </select>
                                                                </td>
                                                            </tr>
                                                            <tr>
                                                                <td>Area Code of
Origin:</td>
                                                                <td colspan="3">
                                                                    <select
name="AreaCd">
```

```
                                                                  <option
value="All">All</option>
                                                                  <cfoutput
query="GetAreaCdList">
                                                                        <option
value="#AreaCd#">#AreaCd#</option>
                                                                  </cfoutput>
                                                            </select>
                                                      </td>
                                                </tr>
                                                <tr>
                                                      <td>Credit Card
Number:</td>
                                                      <td colspan="3"><input
type="text" name="CreditCardNumberTx" size="20"></td>
                                                </tr>
                                                <tr>
                                                      <td> </td>
                                                      <td colspan="3">
                                                            <cfif
GetNameList.RecordCount gt 0>
                                                                  <input
type="Submit" name="ReportSubmit" value="  Run Report  "></td>
                                                            <cfelse>
                                                                  <input
type="Submit" name="ReportSubmit" value="  Run Report  " disabled></td>
                                                            </cfif>
                                                </tr>
                                          </table>
                                          </form>
                                    </cfif>
                              </td>
                        </tr>
                  </table>
<!-- End Body Area -->
            </td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="../footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<cf_security_tag data_source="#datasource#" Role_Access_Needed="bank,cca"
Login_Screen="login.cfm">
<html>
<head>
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="memberlogic.cfm">
<cfinclude template="../nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "members">

</head>

<cfset todayStart = CreateDateTime(#year(now())#, #month(now())#, #day(now())#,
0, 0, 0)>
<cfset pastWeek = DateAdd("d", "-6", "#now()#")>

<cfswitch expression="#ListGetAt(param,1)#">
      <cfcase value="Weekly">
            <cfset TitleLine2 = "Daily Summary for past 7 days">
            <cfset wheredate="and start_datetime >= dateadd(dd,-
6,convert(datetime,convert(varchar(10),getdate(),101),101))">
      </cfcase>
      <cfcase value="Monthly">
            <cfset TitleLine2 = "Daily Summary for past 30 days">
            <cfset wheredate="and start_datetime >= dateadd(dd,-
29,convert(datetime,convert(varchar(10),getdate(),101),101))">
      </cfcase>
      <cfcase value="Yearly">
            <cfset TitleLine2 = "Daily Summary for month of
#monthasstring(listlast(param))#">
            <cfset monthStart =  CreateDateTime(#year(now())#,
#listgetat(param,3)#, 1, 0, 0, 0)>
            <cfset monthEnd = dateadd("s",-1,dateadd("m", "1", "#monthStart#"))>
            <cfset wheredate="and start_datetime between #monthStart# and
#monthEnd#">
            <cfset param=listdeleteat(param,3)>
      </cfcase>
</cfswitch>

<cfif session.UserType is "CCA">
      <cfset AvgCallLenRollover = "How long your referral talked with your staff
on the initial referral call">
      <cfset TotalCallsRollover = "Total calls you have received">
      <cfset TotalPrimaryRollover = "Total calls received as a Primary Contact">
      <cfset TotalSecondaryRollover = "Total calls received as a Secondary
Contact">
      <cfset TotalIncompRollover = "Total calls that received busy signals or
were not answered">
      <cfset TotalBusyRollover = "Total calls that received busy signals">
      <cfset TotalNARollover = "Total calls that were not answered">
      <cfquery name="TitleInfo" datasource="#datasource#">
            select BankNameTx + ', ' + BankCityTx TitleLine1Tx
```

```
            from   Bank
            where  DNIS = '#listgetat(param,2)#'
      </cfquery>
      <cfquery name="SmmryList" datasource="#datasource#">
            select
      convert(datetime,convert(varchar(10),start_datetime,101),101)
start_datetime,
                        count(*) Referrals,
                        sum(case when call_completed_flag = 1 and
outbound_number0 = '#session.CCAIVRPhoneTx#' and exception_code0 = 0 then 1 else
0 end) PrimaryCalls,
                        sum(
                              case when call_completed_flag = 1 and
outbound_number1 = '#session.CCAIVRPhoneTx#' and exception_code0 <> 0 and
exception_code1 = 0 then 1 else 0 end +
                              case when call_completed_flag = 1 and
outbound_number2 = '#session.CCAIVRPhoneTx#' and exception_code0 <> 0 and
exception_code1 <> 0 then 1 else 0 end
                              ) SecondaryCalls,
                        sum(
                              case when exception_code0 = 29 and
outbound_number0 = '#session.CCAIVRPhoneTx#' then 1 else 0 end +
                              case when exception_code1 = 29 and
outbound_number1 = '#session.CCAIVRPhoneTx#' then 1 else 0 end +
                              case when exception_code2 = 29 and
outbound_number2 = '#session.CCAIVRPhoneTx#' then 1 else 0 end
                              ) BusyCalls,
                        sum(
                              case when exception_code0 = 30 and
outbound_number0 = '#session.CCAIVRPhoneTx#' then 1 else 0 end +
                              case when exception_code1 = 30 and
outbound_number1 = '#session.CCAIVRPhoneTx#' then 1 else 0 end +
                              case when exception_code2 = 30 and
outbound_number2 = '#session.CCAIVRPhoneTx#' then 1 else 0 end
                              ) NACalls,
                        sum(case when call_completed_flag = 1 and
final_called_number = '#session.CCAIVRPhoneTx#' then call_duration else 0 end)
total_call_duration
            from  IVR_Table
            where       DNIS = '#listgetat(param,2)#'
            and   (
                        (call_completed_flag = 1 and final_called_number =
'#session.CCAIVRPhoneTx#') or
                        (exception_code0 in (29,30) and outbound_number0 =
'#session.CCAIVRPhoneTx#') or
                        (exception_code1 in (29,30) and outbound_number1 =
'#session.CCAIVRPhoneTx#') or
                        (exception_code2 in (29,30) and outbound_number2 =
'#session.CCAIVRPhoneTx#'))
            #preservesinglequotes(wheredate)#
            and         ani_info_phone_number not in (select testanitx from
testani)
            group by
convert(datetime,convert(varchar(10),start_datetime,101),101)
            order by start_datetime desc
      </cfquery>
<cfelse>
```

```
      <cfset AvgCallLenRollover = "How long your customer talked with the
receiver on the referral call">
      <cfset TotalCallsRollover = "Total calls referred">
      <cfset TotalPrimaryRollover = "Total calls referred as a Primary Contact">
      <cfset TotalSecondaryRollover = "Total calls referred as a Secondary
Contact">
      <cfset TotalIncompRollover = "Total calls that received busy signals or
were not answered">
      <cfset TotalBusyRollover = "Total calls that received busy signals">
      <cfset TotalNARollover = "Total calls that were not answered">
      <cfquery name="TitleInfo" datasource="#datasource#">
            select CCANameTx + ', ' + CCACityTx TitleLine1Tx
            from   CCA
            where  CCAIVRPhoneTx = '#listgetat(param,2)#'
      </cfquery>
      <cfquery name="SmmryList" datasource="#datasource#">
            select
      convert(datetime,convert(varchar(10),start_datetime,101),101)
start_datetime,
                        count(*) Referrals,
                        sum(case when call_completed_flag = 1 and
final_called_number = outbound_number0 and '#listgetat(param,2)#' =
final_called_number and exception_code0 = 0 then 1 else 0 end) PrimaryCalls,
                        sum(
                              case when call_completed_flag = 1 and
final_called_number = outbound_number1 and '#listgetat(param,2)#' =
final_called_number and exception_code0 <> 0 then 1 else 0 end +
                              case when call_completed_flag = 1 and
final_called_number = outbound_number2 and '#listgetat(param,2)#' =
final_called_number and exception_code0 <> 0 and exception_code1 <> 0 then 1
else 0 end
                        ) SecondaryCalls,
                        sum(
                              case when exception_code0 = 29 and
'#listgetat(param,2)#' = outbound_number0 then 1 else 0 end +
                              case when exception_code1 = 29 and
'#listgetat(param,2)#' = outbound_number1 then 1 else 0 end +
                              case when exception_code2 = 29 and
'#listgetat(param,2)#' = outbound_number2 then 1 else 0 end
                        ) BusyCalls,
                        sum(
                              case when exception_code0 = 30 and
'#listgetat(param,2)#' = outbound_number0 then 1 else 0 end +
                              case when exception_code1 = 30 and
'#listgetat(param,2)#' = outbound_number1 then 1 else 0 end +
                              case when exception_code2 = 30 and
'#listgetat(param,2)#' = outbound_number2 then 1 else 0 end
                        ) NACalls,
                        sum(CASE call_completed_flag WHEN 1 THEN CASE WHEN
final_called_number = '#listgetat(param,2)#' THEN call_duration else 0 end ELSE
0     END) total_call_duration
            from  IVR_Table
            where DNIS = '#session.BankIVRPhoneTx#'
            and   (
                        (call_completed_flag = 1 and final_called_number =
'#listgetat(param,2)#') or
```

```
                        (exception_code0 in (29,30) and outbound_number0 =
'#listgetat(param,2)#') or
                        (exception_code1 in (29,30) and outbound_number1 =
'#listgetat(param,2)#') or
                        (exception_code2 in (29,30) and  outbound_number2 =
'#listgetat(param,2)#'))
            #preservesinglequotes(wheredate)#
            and         ani_info_phone_number not in (select testanitx from
testani)
            group by
convert(datetime,convert(varchar(10),start_datetime,101),101)
            order by start_datetime desc
      </cfquery>
</cfif>
<cfset rowcolor="white">
<cfset rowcolor1="white">
<cfset rowcolor2="#chr(35)#FFFFCC">

<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="../header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
      <td width="596" align="left" valign="top">

<!-- Begin Body Area -->

<table width="100%" border="0" cellpadding="0" align="center" bgcolor="white"
cellspacing="0">
      <tr><td><cfoutput><img src="../images/#MemberBanner#" width="497"
height="92"></cfoutput></td></tr>
      <tr>
            <td>
                  <table width="100%" border="0" cellpadding="4" align="center"
cellspacing="0">
                        <tr bgcolor="#FFCC00">
                              <td class="ReportHead2" colspan="8"
align="center">
                                    <cfoutput
query="TitleInfo">#TitleLine1Tx#<br>#TitleLine2#<br></cfoutput>
                              </td>
                        </tr>
                        <tr bgcolor="#FFCC00">
                              <td class="ReportHead1">Date</td>
                              <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalCallsRollover#">Total<br>Calls</a></cfoutput></td>
```

```
                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalPrimaryRollover#">Prim</cfoutput></a> </td>
                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalSecondaryRollover#">Sec</cfoutput></a></td>
                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalIncompRollover#">Total<br>Not<br>Comp.</a></cfoutput></td>
                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalBusyRollover#">Busy</cfoutput></a></td>
                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalNARollover#">NA</cfoutput></a></td>
                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#AvgCallLenRollover#">Avg. Call Length</cfoutput></a></td>
                          </tr>
                          <cfoutput query="SmmryList">
                                <cfset RowColor = Iif(RowColor is
"White","RowColor2","RowColor1")>
                                <cfset IncompleteCalls = BusyCalls + NACalls>
                                <cfset Completed = PrimaryCalls + SecondaryCalls>
                                <tr bgcolor="#rowcolor#">
                                      <td class="ReportDetail1" height="33"><a
class="ReportDetail1"
href="CreditCardSmmry.cfm?param=#urlencodedformat(param)#,#urlencodedformat(star
t_datetime)#">#DateFormat("#start_datetime#", "mmm dd, yyyy")#</a></td>
                                      <td class="ReportDetail1"
valign="top">#referrals#</td>
                                <td class="ReportDetail1" height="33"
valign="top">#PrimaryCalls#<br><cfif referrals is not
0>(#Round(Evaluate("#PrimaryCalls# / #referrals# * 100"))#%)</cfif></td>
                                <td class="ReportDetail1" height="33"
valign="top">#SecondaryCalls#<br><cfif referrals is not
0>(#Round(Evaluate("#SecondaryCalls# / #referrals# * 100"))#%)</cfif></td>
                                      <td class="ReportDetail1" height="33"
valign="top">#IncompleteCalls#<br><cfif referrals is not
0>(#Round(Evaluate("#IncompleteCalls# / #referrals# * 100"))#%)</cfif></td>
                                <td class="ReportDetail1" height="33"
valign="top">#BusyCalls#<br><cfif IncompleteCalls is not
0>(#Round(Evaluate("#BusyCalls# / #IncompleteCalls# * 100"))#%)</cfif></td>
                                      <td class="ReportDetail1" height="33"
valign="top">#NACalls#<br><cfif IncompleteCalls is not
0>(#Round(Evaluate("#NACalls# / #IncompleteCalls# * 100"))#%)</cfif></td>
                                      <td class="ReportDetail1" height="33"
valign="top">
                                            <cfif completed>

      #decimalformat(evaluate("#total_call_duration# / #completed# / 60"))#
minutes
                                            <cfelse>
                                                  0
                                            </cfif>
                                      </td>
                          </tr>
```

```
                    </cfoutput>
                    </table>
                </td>
            </tr>
    </table>


    <!-- End Body Area -->

            </td>
        </tr>
        <tr valign="top"><!-- main table row 3 -->
          <td colspan="2"><cfinclude template="../footer.cfm"></td>
        </tr>
    </table>
    </body>
    </html>
```

Page # 3,644,643

```
<cf_security_tag data_source="#datasource#" Role_Access_Needed="bank,cca"
Login_Screen="login.cfm">
<html>
<head>
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="memberlogic.cfm">
<cfinclude template="../nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "members">

</head>

<cfset todayStart = CreateODBCDate(now())>
<cfif session.UserType is "CCA">
      <cfset TitleLine1 = "Referrer Summary for today">
      <cfset NameLabel1 = "Referrer">
      <cfset ColumnHead1 = "Department">
      <cfset NameRollover = "Organizations you have chosen to receive your
referrals from">
      <cfset LocRollover = "Where the referrer is located">
      <cfset TypeRollover = "If applicable, department making the referal">
      <cfset AvgCallLenRollover = "How long your referral talked with your staff
on the initial referral call">
      <cfset TotalCallsRollover = "Total calls you have received">
      <cfset TotalPrimaryRollover = "Total calls received as a Primary Contact">
      <cfset TotalSecondaryRollover = "Total calls received as a Secondary
Contact">
      <cfset TotalIncompRollover = "Total calls that received busy signals or
were not answered">
      <cfset TotalBusyRollover = "Total calls that received busy signals">
      <cfset TotalNARollover = "Total calls that were not answered">
      <cfset CompareRollover = "View other receivers used by this referrer">
      <cfset DrillRollover = "Get more detail on this">
      <cfquery name="SmmryList" datasource="#datasource#">
            select      BankNameTx NameTx,
                        BankCityTx CityTx,
                        BankDeptTx  TypeTx,
                        Bank.DNIS KeyTx,
                        BankWebSiteURLTx URLTx,
                        count(*) Referrals,
                        sum(case when call_completed_flag = 1 and
outbound_number0 = '#session.CCAIVRPhoneTx#' and exception_code0 = 0 then 1 else
0 end) PrimaryCalls,
                        sum(
                              case when call_completed_flag = 1 and
outbound_number1 = '#session.CCAIVRPhoneTx#' and exception_code0 <> 0 and
exception_code1 = 0 then 1 else 0 end +
                              case when call_completed_flag = 1 and
outbound_number2 = '#session.CCAIVRPhoneTx#' and exception_code0 <> 0 and
exception_code1 <> 0 then 1 else 0 end
                              ) SecondaryCalls,
                        sum(
```

```
                              case when exception_code0 = 29 and
outbound_number0 = '#session.CCAIVRPhoneTx#' then 1 else 0 end +
                              case when exception_code1 = 29 and
outbound_number1 = '#session.CCAIVRPhoneTx#' then 1 else 0 end +
                              case when exception_code2 = 29 and
outbound_number2 = '#session.CCAIVRPhoneTx#' then 1 else 0 end
                              ) BusyCalls,
                        sum(
                              case when exception_code0 = 30 and
outbound_number0 = '#session.CCAIVRPhoneTx#' then 1 else 0 end +
                              case when exception_code1 = 30 and
outbound_number1 = '#session.CCAIVRPhoneTx#' then 1 else 0 end +
                              case when exception_code2 = 30 and
outbound_number2 = '#session.CCAIVRPhoneTx#' then 1 else 0 end
                              ) NACalls,
                        sum(case when call_completed_flag = 1 and
final_called_number = '#session.CCAIVRPhoneTx#' then call_duration else 0 end)
total_call_duration
                  from  IVR_Table, Bank
                  where       Bank.DNIS = IVR_Table.DNIS
                  and   (
                              (call_completed_flag = 1 and final_called_number =
'#session.CCAIVRPhoneTx#') or
                              (exception_code0 in (29,30) and outbound_number0 =
'#session.CCAIVRPhoneTx#') or
                              (exception_code1 in (29,30) and outbound_number1 =
'#session.CCAIVRPhoneTx#') or
                              (exception_code2 in (29,30) and outbound_number2 =
'#session.CCAIVRPhoneTx#'))
                  and   start_datetime >= #todayStart#
                  and         ani_info_phone_number not in (select testanitx
from testani)
                  group by Bank.DNIS,
BankNameTx,BankCityTx,BankWebSiteURLTx,BankDeptTx
      </cfquery>
<cfelse>
      <cfset NameLabel1 = "Receiver">
      <cfset TitleLine1 = "Receiver Summary for today">
      <cfset ColumnHead1 = "Type">
      <cfset NameRollover = "Organizations you have chosen to receive your
referrals">
      <cfset LocRollover = "Where the main office is located">
      <cfset TypeRollover = "Phone, walk-in, or both">
      <cfset AvgCallLenRollover = "How long your customer talked with the
receiver on the referral call">
      <cfset TotalCallsRollover = "Total calls referred">
      <cfset TotalPrimaryRollover = "Total calls referred as a Primary Contact">
      <cfset TotalSecondaryRollover = "Total calls referred as a Secondary
Contact">
      <cfset TotalIncompRollover = "Total calls that received busy signals or
were not answered">
      <cfset TotalBusyRollover = "Total calls that received busy signals">
      <cfset TotalNARollover = "Total calls that were not answered">
      <cfset CompareRollover = "View other referrers using by this receiver">
      <cfset DrillRollover = "Get more detail on this">
      <cfquery name="SmmryList" datasource="#datasource#">
            select      CCANameTx NameTx,
```

```
                        CCACityTx CityTx,
                        CCATypeTx TypeTx,
                        CCAAffltnTx,
                        CCAIVRPhoneTx KeyTx,
                        CCAWebSiteURLTx URLTx,
                        count(*) Referrals,
                        sum(case when call_completed_flag = 1 and
final_called_number = outbound_number0 and CCAIVRPhoneTx = final_called_number
and exception_code0 = 0 then 1 else 0 end) PrimaryCalls,
                        sum(
                              case when call_completed_flag = 1 and
final_called_number = outbound_number1 and CCAIVRPhoneTx = final_called_number
and exception_code0 <> 0 then 1 else 0 end +
                              case when call_completed_flag = 1 and
final_called_number = outbound_number2 and CCAIVRPhoneTx = final_called_number
and exception_code0 <> 0 and exception_code1 <> 0 then 1 else 0 end
                        ) SecondaryCalls,
                        sum(
                              case when exception_code0 = 29 and CCAIVRPhoneTx =
outbound_number0 then 1 else 0 end +
                              case when exception_code1 = 29 and CCAIVRPhoneTx =
outbound_number1 then 1 else 0 end +
                              case when exception_code2 = 29 and CCAIVRPhoneTx =
outbound_number2 then 1 else 0 end
                        ) BusyCalls,
                        sum(
                              case when exception_code0 = 30 and CCAIVRPhoneTx =
outbound_number0 then 1 else 0 end +
                              case when exception_code1 = 30 and CCAIVRPhoneTx =
outbound_number1 then 1 else 0 end +
                              case when exception_code2 = 30 and CCAIVRPhoneTx =
outbound_number2 then 1 else 0 end
                        ) NACalls,
                        sum(CASE call_completed_flag WHEN 1 THEN CASE WHEN
final_called_number = CCAIVRPhoneTx THEN call_duration else 0 end ELSE 0
      END) total_call_duration
            from  IVR_Table,CCA
            where DNIS = '#session.BankIVRPhoneTx#'
            and   (
                        (call_completed_flag = 1 and final_called_number =
CCAIVRPhoneTx) or
                        (exception_code0 in (29,30) and outbound_number0 =
CCAIVRPhoneTx) or
                        (exception_code1 in (29,30) and outbound_number1 =
CCAIVRPhoneTx) or
                        (exception_code2 in (29,30) and  outbound_number2 =
CCAIVRPhoneTx))
            and         start_datetime >= #todayStart#
            and         ani_info_phone_number not in (select testanitx from
testani)
            group by CCAIVRPhoneTx, CCANameTx,
CCACityTx,CCAWebSiteURLTx,CCATypeTx,CCAAffltnTx
            order by CCANameTx, CCACityTx
      </cfquery>
</cfif>
<cfset rowcolor="white">
<cfset rowcolor1="white">
```

```
<cfset rowcolor2="#chr(35)#FFFFCC">

<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
      <tr valign="top"><!-- main table row 1 -->
            <td colspan="2"><cfinclude template="../header.cfm"></td>
      </tr>
      <tr valign="top"><!-- main table row 2 -->
            <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
            <td width="596" align="left" valign="top">
                  <table width="100%" border="0" cellpadding="0" align="left"
bgcolor="white" cellspacing="0">
                        <tr><td><cfoutput><img src="../images/daily_reports.jpg"
width="497" height="92"></cfoutput></td></tr>
                        <tr>
                              <td>
                                    <table width="100%" border="0"
cellpadding="4" align="center" bgcolor="White" cellspacing="0">
                                          <tr bgcolor="#FFCC00">
                                                <td class="ReportHead2"
colspan="11"
align="center"><CFOUTPUT>#TitleLine1#<br>#DateFormat(TodayStart,"mmmm d,
yyyy")#</CFOUTPUT></td>
                                          </tr>
                                          <tr bgcolor="#FFCC00">
                                                <td> </td>
                                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#NameRollover#">#NameLabel1#</a></cfoutput></td>
                                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#LocRollover#">Location</a></cfoutput></td>
                                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TypeRollover#">#ColumnHead1#</a></cfoutput></td>
                                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalCallsRollover#">Total<br>Calls</a></cfoutput></td>
                                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalPrimaryRollover#">Prim</cfoutput></a> </td>
                                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalSecondaryRollover#">Sec</cfoutput></a></td>
                                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalIncompRollover#">Total<br>Not<br>Comp.</a></cfoutput></td>
                                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalBusyRollover#">Busy</cfoutput></a></td>
```

```
                                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#TotalNARollover#">NA</cfoutput></a></td>
                                                <td class="ReportHead1"
valign="bottom"><cfoutput><a class="ReportRollOver"
title="#AvgCallLenRollover#">Avg. Call Length</cfoutput></a></td>
                                          </tr>
                                          <cfoutput query="SmmryList">
                                                <cfset RowColor = Iif(RowColor
is "White","RowColor2","RowColor1")>
                                                <cfset IncompleteCalls =
BusyCalls + NACalls>
                                                <cfset Completed = PrimaryCalls
+ SecondaryCalls>
                                                <tr bgcolor="#rowcolor#">
                                                      <td
bgcolor="#chr(35)#000099" height="33">
                                                            <a
href="CompSmmry.cfm?param=Daily,#urlencodedformat(KeyTx)#"><img
src="../images/compare.gif" width="71" height="15" border="0"
alt="#CompareRollover#"></a>
                                                            <a
href="CreditCardSmmry.cfm?param=Daily,#urlencodedformat(KeyTx)#,#urlencodedforma
t(todaystart)#"><img src="../images/drilldown.gif" width="71" height="15"
border="0" alt="#DrillRollover#"></a>
                                                      </td>
                                                      <td class="ReportDetail1"
height="33" valign="top">
                                                            <cfif URLTx is "">
                                                                  #NameTx#
                                                            <cfelse>
                                                                  <a
class="ReportDetail1" href="http://#URLTx#">#NameTx#</a>
                                                            </cfif>
                                                      </td>
                                                <td class="ReportDetail1"
height="33" valign="top">#CityTx#</td>
                                                      <td class="ReportDetail1"
height="33" valign="top">#TypeTx#</td>
                                                      <td class="ReportDetail1"
valign="top">#referrals#</td>
                                                <td class="ReportDetail1"
height="33" valign="top">#PrimaryCalls#<br><cfif referrals is not
0>(#Round(Evaluate("#PrimaryCalls# / #referrals# * 100"))#%)</cfif></td>
                                                <td class="ReportDetail1"
height="33" valign="top">#SecondaryCalls#<br><cfif referrals is not
0>(#Round(Evaluate("#SecondaryCalls# / #referrals# * 100"))#%)</cfif></td>
                                                      <td class="ReportDetail1"
height="33" valign="top">#IncompleteCalls#<br><cfif referrals is not
0>(#Round(Evaluate("#IncompleteCalls# / #referrals# * 100"))#%)</cfif></td>
                                                <td class="ReportDetail1"
height="33" valign="top">#BusyCalls#<br><cfif IncompleteCalls is not
0>(#Round(Evaluate("#BusyCalls# / #IncompleteCalls# * 100"))#%)</cfif></td>
                                                      <td class="ReportDetail1"
height="33" valign="top">#NACalls#<br><cfif IncompleteCalls is not
0>(#Round(Evaluate("#NACalls# / #IncompleteCalls# * 100"))#%)</cfif></td>
```

```
                                                        <td class="ReportDetail1"
height="33" valign="top">
                                                              <cfif completed>

      #decimalformat(evaluate("#total_call_duration# / #completed# / 60"))#
minutes
                                                              <cfelse>
                                                                    0
                                                              </cfif>
                                                        </td>
                                              </tr>
                                        </cfoutput>
                                        </table>
                                  </td>
                            </tr>
                      </table>
                </td>
          </tr>
          <tr valign="top"><!-- main table row 3 -->
                <td colspan="2"><cfinclude template="../footer.cfm"></td>
          </tr>
</table>

</body>
</html>
```

```
<cf_security_tag data_source="#datasource#" Role_Access_Needed="admin"
Login_Screen="AdminLogin.cfm">
<cfparam name="whereclause" default="">
<CFQUERY NAME="GetIVR" DATASOURCE="#datasource#">
SELECT start_datetime,
       ani,
                   call_record_index,
                   ani_info_areacode,
                   state_origin,
                   call_completed_flag,
                   credit_card_number,
                   DNIS,
                   call_duration,
                   exception_code0,
                   exception_code1,
                   exception_code2,
                   outbound_number0,
                   outbound_number1,
                   outbound_number2,
                   first_time_caller_flag,
                   final_called_number
FROM  IVR_Table
#preservesinglequotes(whereclause)#
ORDER by start_datetime desc
</CFQUERY>
<cfset ColumnListTx =
"start_datetime,DNIS,ani,ani_info_areacode,state_origin,call_completed_flag,fina
l_called_number,first_time_caller_flag," &

      "credit_card_number,call_duration,exception_code0,exception_code1,exceptio
n_code2," &

      "outbound_number0,outbound_number1,outbound_number2,call_record_index">

<HTML>
<HEAD>
<TITLE></TITLE>
</HEAD>

<BODY>
<table border="0" cellpadding="10" cellspacing="0" bgcolor="#FFFFCC"
width="760">
      <tr>
            <td width="800">
                  This is a form allows you to browse the "live" IVR table<br />
                  You can sort on any column by highlighting the column and
pressing one of the "sort" buttons.<br>
            </td>
      </tr>
      <tr>
            <td>Current date/time: <cfoutput>#dateformat(now(),"yyyy-mm-dd")#
#timeformat(now(),"HH:mm:ss")#</cfoutput></td>
      </tr>
      <CFFORM ACTION="IVRBrowse.cfm" METHOD="POST" ENABLECAB="Yes">
      <tr>
            <td>
```

```
                  <cfgrid NAME="IVRGrid" WIDTH="1000" height="600"
QUERY="GetIVR" INSERT="Yes" DELETE="Yes" SORT="Yes" FONT="Arial"
SELECTMODE="row" INSERTBUTTON="Insert New IVR Record" DELETEBUTTON="Delete
Highlighted IVR record" SORTASCENDINGBUTTON="Sort ASC"
SORTDESCENDINGBUTTON="Sort DESC">
                        <cfloop list="#ColumnListTx#" index="ColumnNameTx">
                              <cfgridcolumn NAME="#ColumnNameTx#"
HEADER="#ColumnNameTx#" BOLD="Yes" SELECT="Yes" DISPLAY="Yes">
                        </cfloop>
                  </cfgrid>
            </td>
      </tr>
      <tr>
            <td>
                  <INPUT TYPE="Submit" NAME="submit" VALUE="Requery using the
where clause entered below"><br><br>
                  <textarea name="WhereClause" rows="5"
cols="122"><cfoutput>#WhereClause#</cfoutput></textarea>
                  </td>
      </tr>
      </CFFORM>
      <tr><td> </td></tr>
      <tr><td> </td></tr>
</table>
</BODY>
</HTML>
```

Case 2:06-cv-00545-MEF-SRW

```
<CFIF IsDefined("form.submitit")>
      <CFGRIDUPDATE GRID="IVRGrid" DATASOURCE="PeregrinTest"
TABLENAME="IVR_Table"  KEYONLY="Yes">
</CFIF>
<cfparam name="whereclause" default="">
<CFQUERY NAME="GetIVR" DATASOURCE="PeregrinTest">
SELECT start_datetime,
       ani,
                  call_record_index,
                  ani_info_areacode,
                  ani_info_phone_number,
                  state_origin,
                  call_completed_flag,
                  credit_card_number,
                  DNIS,
                  call_duration,
                  exception_code0,
                  exception_code1,
                  exception_code2,
                  outbound_number0,
                  outbound_number1,
                  outbound_number2,
                  first_time_caller_flag,
                  final_called_number
FROM  IVR_Table
#preservesinglequotes(whereclause)#
ORDER by start_datetime
</CFQUERY>
<cfset ColumnListTx =
"start_datetime,DNIS,ani,ani_info_areacode,ani_info_phone_number,state_origin,ca
ll_completed_flag,final_called_number," &

      "credit_card_number,call_duration,exception_code0,exception_code1,exceptio
n_code2," &

      "outbound_number0,outbound_number1,outbound_number2,first_time_caller_flag
,call_record_index">

<HTML>
<HEAD>
<TITLE></TITLE>
</HEAD>

<BODY>
<table border="0" cellpadding="10" cellspacing="0" bgcolor="#FFFFCC"
width="760">
      <tr>
            <td width="800">
                  This is a little utility form that was created for the
specific purpose of entering data into the IVR table.<br>
                  This table resides in the PeregrinTest database (not the live
PeregrinProd) database.<br>
                  You can sort on any column by highlighting the column and
pressing one of the "sort" buttons.<br>
            </td>
      </tr>
      <tr>
```

```
            <td>Current date/time: <cfoutput>#dateformat(now(),"yyyy-mm-dd")#
#timeformat(now(),"HH:mm:ss")#</cfoutput></td>
      </tr>
      <CFFORM ACTION="IVREntry.cfm" METHOD="POST" ENABLECAB="Yes">
      <tr>
            <td>
                  <cfgrid NAME="IVRGrid" WIDTH="1000" height="600"
QUERY="GetIVR" INSERT="Yes" DELETE="Yes" SORT="Yes" FONT="Arial"
SELECTMODE="EDIT" INSERTBUTTON="Insert New IVR Record" DELETEBUTTON="Delete
Highlighted IVR record" SORTASCENDINGBUTTON="Sort ASC"
SORTDESCENDINGBUTTON="Sort DESC">
                        <cfloop list="#ColumnListTx#" index="ColumnNameTx">
                              <cfgridcolumn NAME="#ColumnNameTx#"
HEADER="#ColumnNameTx#" BOLD="Yes" SELECT="Yes" DISPLAY="Yes">
                        </cfloop>
                  </cfgrid>
                  <br>
                  <INPUT TYPE="Submit" NAME="submitit" VALUE="Apply Changes">
                  <INPUT TYPE="Submit" NAME="cancelit" VALUE="cancel">
            </td>
      </tr>
      <tr>
            <td>
                  <INPUT TYPE="Submit" NAME="submit" VALUE="Requery using the
where clause entered below"><br><br>
                  <textarea name="WhereClause" rows="5"
cols="122"><cfoutput>#WhereClause#</cfoutput></textarea>
                  </td>
      </tr>
      </CFFORM>
      <tr><td> </td></tr>
      <tr><td> </td></tr>
</table>
</BODY>
</HTML>
```

```
<html>
<head>
      <title>Welcome to Peregrin Services Corporation</title>
      <!--- Includes the javascripts needed to do mouseovers --->
      <cfinclude template="../nav_javascripts.cfm">
</head>

<cfset pagegroup = "members">

<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><td colspan="2"><cfinclude
template="../header.cfm"></td></tr>
  <tr valign="top">
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
            <td width="596" align="left" valign="top">
                  <table border="0" cellpadding="0" cellspacing="0"
bgcolor="white">
                        <tr><td colspan="2" align="left"><img
src="../images/banners/members_login_bnr.gif"  width="501"
height="95"></td></tr>
            <tr>
            <td width="21%" align="left"></td>
            <td width="79%" class="GreenI2" align="center">Please Enter Your
User Name and Password Below</td>
            </tr>
                        <tr>
            <td width="21%" align="left"></td>
                              <td width="79%" >
                        <table border="0" cellpadding="0" cellspacing="0"
width="387" bgcolor="#FFCC00" align="center">
                              <tr valign="top"><td><img name="topedge_login"
src="../images/login/topedge_login.gif" width="387" height="14" border="0"
alt="topedge"></td></tr>
                           <tr valign="top">
                             <td>
                                                      <cfoutput>
                              <form method="post"
action="#GetFileFromPath(GetBaseTemplatePath())#?#cgi.query_string#">
                                                      </cfoutput>
                              <p><img src="../images/login/user_name.gif"
width="97" height="23" align="absmiddle">
                              <input type="text" name="LoginUserName" size="25"
vspace="50">
                              <br>
                              <br>
                              <img src="../images/login/password.gif" width="97"
height="23" align="absmiddle">
                              <input type="password" name="LoginUserPsswd"
size="10">
                              </p>
```

```
                                <p>
                                <input type="image" border="0" name="SubmitLogin"
src="../images/login/submit.gif" width="127" height="33">
                                <input type="image" border="0" name="ResetLogin"
src="../images/login/reset.gif" width="132" height="33">
                                </p>
                                                                    <cfoutput>
                                                                    <cfif
IsDefined("form.param")>
                                                                          <input type="hidden"
name="param" value="#form.param#">
                                                                    </cfif>
                                                                    <cfif
IsDefined("form.CreditCardTx")>
                                                                          <input type="hidden"
name="CreditCardTx" value="#form.CreditCardTx#">
                                                                    </cfif>
                                                                    </cfoutput>
                                </form>
                                </td>
                              </tr>
                              <tr valign="top"><td><img name="bottomedge_login"
src="../images/login/bottomedge_login.gif" width="387" height="13" border="0"
alt="bottom edge"></td></tr>
                            </table>
                                </td>
                            </tr>
                            <tr>
                                <td colspan="2" >
                            <table width="100%" border="0">
                              <tr align="center">
                                <td width="21%" align="center"></td>
                                <td class="Green2" width="79%" align="center">
                                                                    Don't have a User Name and
Password? <br>
                                                                    You can enroll with
Peregrin as a receiver or referrer for free.<br>
                                <cfoutput><a class="BlueLink"
href="../#member_open_account_url#">Click here to enroll!</a></cfoutput>
                                </td>
                              </tr>
                              <tr align="center">
                                <td width="21%" align="center"></td>
                                <td class="Green2" width="79%" align="center">
                                                                    Forget your User Name or
Password?<br>
                                <cfoutput><a class="BlueLink"
href="mailto:service@peregrinservices.com">Click here for an email
reminder</a></cfoutput>
                                </td>
                              </tr>
                            </table>
                                </td>
                            </tr>
                    </table>
            </td>
  </tr>
```

```
  <tr valign="top"><td colspan="2"><cfinclude
template="../footer.cfm"></td></tr>
</table>
</body>
</html>
```

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```
<cfif IsDefined("url.login")>
      <cfset x = StructDelete(session, "login")>
</cfif>
<cf_security_tag data_source="#datasource#" Role_Access_Needed="bank,cca"
Login_Screen="login.cfm">
<html>
<head>
      <title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
      <cfinclude template="../nav_javascripts.cfm">
</head>

<cfinclude template="memberlogic.cfm">
<cfset pagegroup = "members">

<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('../images/members_over.gif','../images/login.gif','../
images/links_news_over.gif','../images/connect.gif','../images/what_we_do_over.g
if','../images/about_peregrin_over.gif','../images/learn.gif','../images/find_ou
t.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="../header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="../navbar.cfm"></td>
      <td align="left" valign="top" width="596"><cfinclude
template="welcomesmmry.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="../footer.cfm"></td>
  </tr>
</table>

</body>
</html>
```

```
<!-- Start Page Footer -->
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top" valign="middle">
    <td width="683" bgcolor="#FFCD00" valign="middle">
           <cfif pagegroup is not
"home">   <a href="">Home</a></cfif>
         <a href="privacy.cfm">Privacy Policy</a>
         <a href="">Contact Us</a>
      </td>
    <td width="77"><img src="images/bottom_menu_bar_end.gif" width="77"
height="17" border="0"></td>
  </tr>
</table>
<!-- End Page Footer -->
```

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```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are groups are : home, members, links, what or about.
--->

<cfparam name="pagegroup" default="members">
<cfset pagegroup = "home">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td colspan="2"><cfinclude template="navbar.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<!-- Start Navbar Scripts -->
<script language="JavaScript">
<!--
function MM_preloadImages() { //v3.0
  var d=document; if(d.images){ if(!d.MM_p) d.MM_p=new Array();
    var i,j=d.MM_p.length,a=MM_preloadImages.arguments; for(i=0; i<a.length;
i++)
    if (a[i].indexOf("#")!=0){ d.MM_p[j]=new Image; d.MM_p[j++].src=a[i];}}
}

function MM_swapImgRestore() { //v3.0
  var i,x,a=document.MM_sr; for(i=0;a&&i<a.length&&(x=a[i])&&x.oSrc;i++)
x.src=x.oSrc;
}

function MM_findObj(n, d) { //v3.0
  var p,i,x;  if(!d) d=document; if((p=n.indexOf("?"))>0&&parent.frames.length)
{
    d=parent.frames[n.substring(p+1)].document; n=n.substring(0,p);}
  if(!(x=d[n])&&d.all) x=d.all[n]; for (i=0;!x&&i<d.forms.length;i++)
x=d.forms[i][n];
  for(i=0;!x&&d.layers&&i<d.layers.length;i++)
x=MM_findObj(n,d.layers[i].document); return x;
}

function MM_swapImage() { //v3.0
  var i,j=0,x,a=MM_swapImage.arguments; document.MM_sr=new Array;
for(i=0;i<(a.length-2);i+=3)
   if ((x=MM_findObj(a[i]))!=null){document.MM_sr[j++]=x; if(!x.oSrc)
x.oSrc=x.src; x.src=a[i+2];}
}
//-->
</script>
<!-- End Navbar Scripts -->
```

```
<cfset login_url = "login.cfm">
<cfset contact_url = "contact.cfm">
<cfset member_url = "member.cfm">
      <cfset member_daily_url = "DailySummryReport.cfm">
      <cfset member_weekly_url = "WeeklySummryReport.cfm">
      <cfset member_yearly_url = "MnthlySummryReport.cfm">
      <cfset member_yearly_url = "YearlySummryReport.cfm">
      <cfset member_custom_url = "CustomReport.cfm">
      <cfset member_summary_url = "SummryReport.cfm">
      <cfset member_reports_url = "Report.cfm">
<cfset links_url = "links.cfm">
      <cfset links_industry_url = "">
      <cfset links_fin_url = "">
<cfset what_url = "whatwedo.cfm">
      <cfset what_referrer_url = "referrer.cfm">
      <cfset what_receiver_url = "receiver.cfm">
      <cfset member_cases_studies_url = "casestudies.cfm">
      <cfset member_open_account_url = "openaccount.cfm">
<cfset about_url = "aboutus.cfm">
      <cfset about_overview_url = "overview.cfm">
      <cfset about_team_url = "team.cfm">


<!-- Start NavBar -->
<cfif pagegroup is "home">

<table border="0" cellpadding="0" cellspacing="0" bgcolor="#000033">
  <tr valign="top">
    <td bgcolor="#000033">
        <cfoutput>
        <a href="#member_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('members','','images/home/members_over.gif','blank','',
,'images/home/login.gif',1)">
        <img name="members" src="images/home/members_main.gif" width="164"
height="40" border="0" alt="members"></a><br>
      <a href="#links_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('links_news','','images/home/links_news_over.gif','bla
nk','','images/home/connect.gif',1)">
        <img name="links_news" src="images/home/links_news.gif" width="164"
height="35" border="0" alt="links and news"></a><br>
      <a href="#what_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('what_we_do','','images/home/what_we_do_over.gif','bla
nk','','images/home/find_out.gif',1)">
        <img name="what_we_do" src="images/home/what_we_do.gif" width="164"
height="29" border="0" alt="what we do"></a><br>
      <a href="#about_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('about_peregrin','','images/home/about_peregrin_over.g
if','blank','','images/home/learn.gif',1)">
        <img name="about_peregrin" src="images/home/about_peregrin_main.gif"
width="164" height="34" border="0" alt="about_peregrin"><br>
      </a></td>
        </cfoutput>
    <td bgcolor="#006633"><img src="images/home/blank.gif" width="222"
height="177" name="blank"></td>
    <td bgcolor="#FFFFFF"><img name="home_comp_r2_c3" src="images/shim.gif"
width="1" height="314" border="0"></td>
  </tr>
```

```
</table>

<cfelse>
<table border="0" cellpadding="0" cellspacing="0" height="100%" width="164"
bgcolor="#000033">
<tr><td valign="top" align="left" bgcolor="#000033">
<table  border="0" cellpadding="0" cellspacing="0" width="164"
bgcolor="#000033">
<cfif pagegroup is "members">
        <tr valign="top"><!-- Member Group -->
          <td><img name="NavMembers" src="images/navbar/NavMembers_y.gif"
width="164" height="23" border="0" alt="aboutus members"></td>
        </tr>
        <cfoutput>
        <tr valign="top"><!-- Member Group Sub menu -->
          <td>
            <table border="0" cellpadding="0" cellspacing="0" width="164">
              <tr valign="top">
                <td><a href="#login_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_login','','images/navbar/aboutus_login_f2.gif
',1)" >
                    <img name="aboutus_login"
src="images/navbar/aboutus_login.gif" width="164" height="17" border="0"
alt="login"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#about_overview_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_overview','','images/navbar/aboutus_overview_
f2.gif',1)" >
                    <img name="aboutus_overview"
src="images/navbar/aboutus_overview.gif" width="164" height="16" border="0"
alt="overview"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#about_team_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_team','','images/navbar/aboutus_team_f2.gif',
1)" >
                    <img name="aboutus_team"
src="images/navbar/aboutus_team.gif" width="164" height="14" border="0"
alt="team"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#contact_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_contact','','images/navbar/aboutus_contact_f2
.gif',1)" >
                    <img name="aboutus_contact"
src="images/navbar/aboutus_contact.gif" width="164" height="14" border="0"
alt="team"></a></td>
              </tr>
            </table>
          </td>
        </tr>
        </cfoutput>
<cfelse>
        <cfoutput>
        <tr valign="top"><!-- Member Group -->
```

```
          <td><a href="#member_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavMembers','','images/navbar/NavMembers_y.gif',1)" >
            <img name="NavMembers" src="images/navbar/NavMembers_w.gif"
width="164" height="23" border="0" alt="aboutus members"></a></td>
        </tr>
        </cfoutput>
</cfif>

<cfif pagegroup is "links">
        <tr valign="top"><!-- Links Group -->
          <td><img name="NavLinksandNews"
src="images/navbar/NavLinksandNews_y.gif" width="164" height="23" border="0"
alt="links"></td>
        </tr>
        <tr valign="top"><!-- Links Group Sub menu -->
          <td>
              <cfoutput>
            <table border="0" cellpadding="0" cellspacing="0" width="164">
              <tr valign="top">
                <td><a href="#login_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_login','','images/navbar/aboutus_login_f2.gif
',1)" >
                    <img name="aboutus_login"
src="images/navbar/aboutus_login.gif" width="164" height="17" border="0"
alt="login"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#about_overview_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_overview','','images/navbar/aboutus_overview_
f2.gif',1)" >
                    <img name="aboutus_overview"
src="images/navbar/aboutus_overview.gif" width="164" height="16" border="0"
alt="overview"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#about_team_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_team','','images/navbar/aboutus_team_f2.gif',
1)" >
                    <img name="aboutus_team"
src="images/navbar/aboutus_team.gif" width="164" height="14" border="0"
alt="team"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#contact_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_contact','','images/navbar/aboutus_contact_f2
.gif',1)" >
                    <img name="aboutus_contact"
src="images/navbar/aboutus_contact.gif" width="164" height="14" border="0"
alt="team"></a></td>
              </tr>
            </table>
              </cfoutput>
          </td>
        </tr>
<cfelse>
        <cfoutput>
```

```
        <tr valign="top"><!-- Links Group -->
          <td><a href="#links_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavLinksandNews','','images/navbar/NavLinksandNews_y.
gif',1)" >
            <img name="NavLinksandNews"
src="images/navbar/NavLinksandNews_w.gif" width="164" height="23" border="0"
alt="links"></a></td>
        </tr>
        </cfoutput>
</cfif>

<cfif pagegroup is "what">
        <tr valign="top"><!-- What Group -->
          <td><img name="NavWhatWeDo" src="images/navbar/NavWhatWeDo_y.gif"
width="164" height="23" border="0" alt="what we do"></td>
        </tr>
        <tr valign="top"><!-- What Group Sub menu -->
          <td>
              <cfoutput>
            <table border="0" cellpadding="0" cellspacing="0" width="164">
              <tr valign="top">
                <td><a href="#login_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_login','','images/navbar/aboutus_login_f2.gif
',1)" >
                    <img name="aboutus_login"
src="images/navbar/aboutus_login.gif" width="164" height="17" border="0"
alt="login"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#about_overview_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_overview','','images/navbar/aboutus_overview_
f2.gif',1)" >
                    <img name="aboutus_overview"
src="images/navbar/aboutus_overview.gif" width="164" height="16" border="0"
alt="overview"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#about_team_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_team','','images/navbar/aboutus_team_f2.gif',
1)" >
                    <img name="aboutus_team"
src="images/navbar/aboutus_team.gif" width="164" height="14" border="0"
alt="team"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#contact_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_contact','','images/navbar/aboutus_contact_f2
.gif',1)" >
                    <img name="aboutus_contact"
src="images/navbar/aboutus_contact.gif" width="164" height="14" border="0"
alt="team"></a></td>
              </tr>
            </table>
              </cfoutput>
          </td>
        </tr>
```

```
<cfelse>
        <cfoutput>
        <tr valign="top"><!-- What Group -->
          <td><a href="#what_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavWhatWeDo','','images/navbar/NavWhatWeDo_y.gif',1)"
>
            <img name="NavWhatWeDo" src="images/navbar/NavWhatWeDo_w.gif"
width="164" height="23" border="0" alt="what we do"></a></td>
        </tr>
        </cfoutput>
</cfif>
<cfif pagegroup is "about">
      <tr valign="top"><!-- About Group -->
        <td><img name="NavAboutPeregrin"
src="images/navbar/NavAboutPeregrin_y.gif" width="164" height="23" border="0"
alt="about peregrin"></td>
      </tr>
        <tr valign="top"><!-- About Group Sub menu -->
          <td>
              <cfoutput>
            <table border="0" cellpadding="0" cellspacing="0" width="164">
              <tr valign="top">
                <td><a href="#login_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_login','','images/navbar/aboutus_login_f2.gif
',1)" >
                    <img name="aboutus_login"
src="images/navbar/aboutus_login.gif" width="164" height="17" border="0"
alt="login"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#about_overview_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_overview','','images/navbar/aboutus_overview_
f2.gif',1)" >
                    <img name="aboutus_overview"
src="images/navbar/aboutus_overview.gif" width="164" height="16" border="0"
alt="overview"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#about_team_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_team','','images/navbar/aboutus_team_f2.gif',
1)" >
                    <img name="aboutus_team"
src="images/navbar/aboutus_team.gif" width="164" height="14" border="0"
alt="team"></a></td>
              </tr>
              <tr valign="top">
                <td><a href="#contact_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_contact','','images/navbar/aboutus_contact_f2
.gif',1)" >
                    <img name="aboutus_contact"
src="images/navbar/aboutus_contact.gif" width="164" height="14" border="0"
alt="team"></a></td>
              </tr>
            </table>
              </cfoutput>
          </td>
```

```
        </tr>
<cfelse>
      <cfoutput>
        <tr valign="top"><!-- About Group -->
        <td><a href="#about_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavAboutPeregrin','','images/navbar/NavAboutPeregrin_
y.gif',1)">
            <img name="NavAboutPeregrin"
src="images/navbar/NavAboutPeregrin_w.gif" width="164" height="23" border="0"
alt="about peregrin"></a></td>
      </tr>
      </cfoutput>
</cfif>
      </table>
</td>
</tr>
</table>

</cfif>
<!-- End NavBar -->
```

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```
.bodycopy {
      font-family: Arial, Verdana, Helvetica, sans-serif;
      font-size: 12px;
      font-style: normal;
      font-weight: normal;
      font-variant: normal;
      color: #000033;}

.copyright {
      font-family: Arial, Verdana, Helvetica, sans-serif;
      text-align: center;
      font-size: 12px;
      font-style: italic;
      font-weight: normal;
      font-variant: normal;
      color: #000033;}

TD {
      font-family: Arial, Verdana, Helvetica, sans-serif;
      font-size: 12px;
      font-style: normal;
      font-weight: normal;
      font-variant: normal;
      color: #000033;}

.heading1 {
      color:#000033;
      font-size: 16px;
      font-family: Arial, Verdana, Helvetica, sans-serif;
      font-weight: bold;}

.heading2 {
      color:#000033;
      font-size: 14px;
      font-family: Arial, Verdana, Helvetica, sans-serif;
      font-weight: bold;}

.heading3 {
      color:#000033;
      font-size: 12px;
      font-family: Arial, Verdana, Helvetica, sans-serif;
      font-weight: bold;}

.heading4 {
      color:#000033;
      font-size: 12px;
      font-family: Arial, Verdana, Helvetica, sans-serif;
      font-style: italic;
      font-weight: bold;}

A:link {
      text-decoration:none;
      color:#000000;
      font-family: Arial, Verdana, Helvetica, sans-serif;
      font-size: 12px;
      font-weight: bold;}
A:visited {
```

```
      text-decoration:none;
      color:#000000;
      font-family: Arial, Verdana, Helvetica, sans-serif;
      font-size: 12px;
      font-weight: bold;}
A:active {
      text-decoration:none;
      color:#000000;
      font-family: Arial, Verdana, Helvetica, sans-serif;
      font-size: 12px;
      font-weight: bold;}
A:hover {
      text-decoration:none;
      color:#006633;
      font-family: Arial, Verdana, Helvetica, sans-serif;
      font-size: 12px;
      font-weight: bold;}
```

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```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->

<cfset pagegroup = "about">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td><cfinclude template="navbar.cfm"></td>
      <td><cfinclude template="privacy_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<!-- Start Page Header -->
      <table border="0" cellpadding="0" cellspacing="0" width="760">
        <tr valign="top">
          <td><img name="banner" src="images/banner.gif" width="760" height="89"
border="0" alt="banner"></td>
          <td><img src="images/shim.gif" width="1" height="89" border="0"></td>
        </tr>
      </table>
<!-- End Page Header -->
```

Case 4:05-cv-00036-Y Document 276-6 Filed 10/06/2006

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "about">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
      <td width="596" align="left" valign="top"><cfinclude
template="aboutus_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<cfset datasource="PeregrinUser">
<cfapplication name="Peregrin"
clientmanagement="yes"
sessionmanagement="yes"
clientstorage="PeregrinMstr"
sessiontimeout=#CreateTimespan("0","0","30","0")#
applicationtimeout=#CreateTimespan("99","0","0","0")#>


<cfif isdefined("session.login")>
      <cfset session.login=session.login>
<!---       <cfoutput>session.login = #session.login#<br></cfoutput>  --->
</cfif>
<cfif isdefined("session.UserNameTx")>
      <cfset session.UserNameTx=session.UserNameTx>
<!---       <cfoutput>session.UserNameTx = #session.UserNameTx#<br></cfoutput>
--->
</cfif>
<cfif isdefined("session.UserId")>
      <cfset session.UserId=session.UserId>
<!---       <cfoutput>session.UserId = #session.UserId#<br></cfoutput>  --->
</cfif>
<cfif isdefined("session.UserPsswdTx")>
      <cfset session.UserPsswdTx=session.UserPsswdTx>
<!---       <cfoutput>session.UserPsswdTx = #session.UserPsswdTx#<br></cfoutput>
--->
</cfif>
<cfif isdefined("session.BankIVRPhoneTx")>
      <cfset session.BankIVRPhoneTx=session.BankIVRPhoneTx>
<!---       <cfoutput>session.BankIVRPhoneTx =
#session.BankIVRPhoneTx#<br></cfoutput>  --->
</cfif>
<cfif isdefined("session.CCAIVRPhoneTx")>
      <cfset session.CCAIVRPhoneTx=session.CCAIVRPhoneTx>
<!---       <cfoutput>session.CCAIVRPhoneTx =
#session.CCAIVRPhoneTx#<br></cfoutput>  --->
</cfif>
<cfif isdefined("session.usertype")>
      <cfset session.usertype=session.usertype>
<!---       <cfoutput>session.usertype = #session.usertype#<br></cfoutput>  --->
</cfif>


<style type="text/css">
 <cfinclude template="peregrin_style.css">
</style>
```

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "what">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
      <td width="100%" align="left" valign="top"><cfinclude
template="casestudies_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<html>
<head>
</head>

<cfif parameterexists(formsub)>
      <cfmail to="#totx#" from="#fromtx#" subject="Peregrin email test">
            This is a test of the Peregrin mail system
      </cfmail>
</cfif>

<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0" >
<table border="0" cellpadding="0" cellspacing="0" width="760">
      <cfif parameterexists(formsub)>
        <tr valign="top"><td width="596" align="left" valign="top">Mail sent
<cfoutput>#now()#</cfoutput></td></tr>
      <cfelse>
        <tr valign="top"><!-- main table row 2 -->
                  <td width="596" align="left" valign="top">
                        <table border=0>
                <form method="post" action="cfmail.cfm">
                  <tr><td colspan="2">Test email form</td></tr>
                  <tr><td>From:</font>:</td><td><input type="text" name="fromtx"
size="40"></td></tr>
              <tr><td>To:<br><br></td><td><input type="text" name="totx"
size="40"></td></tr>
            <tr><td><input type="submit" name="Submit" value="Submit"><input
type="hidden" Value="yes" name="formsub"></td></tr>
                  </form>
                        </table>
                  </td>
        </tr>
      </cfif>
</table>
</body>
</html>
```

```
<html>
<head>
      <title>Welcome to Peregrin Services Corporation</title>
      <cfinclude template="nav_javascripts.cfm">
      <cfparam name="pagegroup" default="members">
      <cfset pagegroup = "about">
</head>

<cfif parameterexists(formsub)>
      <cfquery name="GetEmailTx" datasource="#datasource#">
            select AppVrblValueTx EmailTx
            from   AppVrbl
            where  AppVrblCd = 'CONTACTUSEMAIL'
      </cfquery>
<!---       <cfoutput><h3>to="#GetEmailTx.EmailTx#"</cfoutput> --->
      <cfmail
       to="#GetEmailTx.EmailTx#"
       from="#form.emailaddress#"
       subject="Website Contact Form Submission"
       >
      Name: #form.name#

      Name: #form.emailaddress#

      Comments:
      #form.comment#
      </cfmail>
</cfif>

<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
      <cfif parameterexists(formsub)>
        <tr valign="top"><!-- main table row 2 -->
          <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
                <td width="596" align="left" valign="top"><cfinclude
template="thankyou_body.html"></td>
        </tr>
      <cfelse>
        <tr valign="top"><!-- main table row 2 -->
          <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
                <td width="596" align="left" valign="top"><cfinclude
template="contact_body.html"></td>
        </tr>
      </cfif>
  <tr valign="top"><td colspan="2"><cfinclude template="footer.cfm"></td></tr>
</table>
</body>
</html>
```

```
<cfif PageGroup is "Members" or PageGroup is "Admin">
      <cfset Redirect = "../">
<cfelse>
      <cfset Redirect = "">
</cfif>

<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top" valign="middle">
    <td width="683" bgcolor="#FFCD00" valign="middle">
                  <cfoutput>
                       
                  <cfif pagegroup is not "home">   <a
href="#Redirect#index.cfm">Home</a>
                  </cfif>
                     <a href="#privacy_url#">Privacy Policy</a>
                     <a href="#contact_url#">Contact Us</a>
                  </cfoutput>
            </td>
            <cfoutput>
    <td width="77"><img src="#Redirect#images/bottom_menu_bar_end.gif"
width="77" height="17" border="0"></td>
            </cfoutput>
  </tr>
</table>
<!-- End Page Footer -->
```

```
<cfif PageGroup is "Members" or PageGroup is "Admin">
      <cfset Redirect = "../">
<cfelse>
      <cfset Redirect = "">
</cfif>

<cfif cgi.http_host is "127.0.0.1">
      <cfset Domain = "#cgi.http_host#/peregrin">
      <cfset Protocol = "http://">
<cfelseif cgi.http_host is "www.peregrinservices.com">
      <cfset Domain = "#cgi.http_host#">
      <cfset Protocol = "https://">
<cfelse>
      <cfset Domain = "#cgi.http_host#">
      <cfset Protocol = "http://">
</cfif>

<!-- Start Page Header -->
      <table border="0" cellpadding="0" cellspacing="0" width="760">
        <tr valign="top">
                  <cfoutput>
          <td><a href="http://#cgi.http_host#/index.cfm"><img name="banner"
src="#Redirect#images/banner.gif" width="760" height="89" border="0"
alt="banner"></a></td>
          <td><img src="#Redirect#images/shim.gif" width="1" height="89"
border="0"></td>
                  </cfoutput>
        </tr>
      </table>
<!-- End Page Header -->
```

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are groups are : home, members, links, what or about.
--->

<cfparam name="pagegroup" default="members">
<cfset pagegroup = "home">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td colspan="2"><cfinclude template="navbar.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "links">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
            <td width="596"  align="left" valign="top"><cfinclude
template="links_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "links">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
      <td width="596" align="left" valign="top"><cfinclude
template="links_financial_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "links">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
      <td width="596" align="left" valign="top"><cfinclude
template="links_financial_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "links">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
      <td width="596" align="left" valign="top"><cfinclude
template="links_industry_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "members">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
            <td width="100%" align="left" valign="top">
      <p><img src="images/banners/members_bnr.gif" width="497" height="92"></p>
      <blockquote>
        <table border="0" cellpadding="0" cellspacing="0" width="388"
bgcolor="#FFCC00" align="center">
          <!-- fwtable fwsrc="Untitled" fwbase="login_form.gif" -->
          <tr valign="top"><!-- row 1 -->
            <td colspan="4"><img name="topedge_login"
src="images/login/topedge_login.gif" width="387" height="14" border="0"
alt="topedge"></td>
          </tr>
          <tr valign="top"><!-- row 2 -->
            <td colspan="4">
                                        <cfoutput>
              <form method="post"
action="#GetFileFromPath(GetBaseTemplatePath())#">
                                        </cfoutput>
                <p><img src="images/login/user_name.gif" width="97" height="23"
align="absmiddle">
                  <input type="text" name="LoginUserName" size="30">
                  <br>
                  <br>
                  <img src="images/login/password.gif" width="97" height="23"
align="absmiddle">
                  <input type="password" name="LoginUserPsswd" size="10">
                </p>
                <p>
                  <input type="image" border="0" name="SubmitLogin"
src="images/login/submit.gif" width="127" height="33">
                  <input type="image" border="0" name="ResetLogin"
src="images/login/reset.gif" width="132" height="33">
```

```
                </p>
              </form>
            </td>
          </tr>
          <tr valign="top"><!-- row 9 -->
            <td colspan="4"><img name="bottomedge_login"
src="images/login/bottomedge_login.gif" width="387" height="13" border="0"
alt="bottom edge"></td>
          </tr>
        </table>
        <p> </p>
        <p> </p>
      </blockquote>
          </td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

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```
<!-- Start Navbar Scripts -->
<script language="JavaScript">
<!--
function MM_preloadImages() { //v3.0
  var d=document;
      if(d.images){
            if(!d.MM_p) d.MM_p=new Array();
    var i,j=d.MM_p.length,a=MM_preloadImages.arguments;
            for(i=0; i<a.length; i++)
                  if (a[i].indexOf("#")!=0){
                        d.MM_p[j]=new Image;
                        d.MM_p[j++].src=a[i];
                  }
      }
}

function MM_swapImgRestore() { //v3.0
  var i,x,a=document.MM_sr;
      for(i=0;a&&i<a.length&&(x=a[i])&&x.oSrc;i++) x.src=x.oSrc;
}

function MM_findObj(n, d) { //v3.0
      var p,i,x;
      if(!d) d=document;
      if((p=n.indexOf("?"))>0&&parent.frames.length) {
            d=parent.frames[n.substring(p+1)].document;
            n=n.substring(0,p);
      }
  if(!(x=d[n])&&d.all) x=d.all[n];
      for (i=0;!x&&i<d.forms.length;i++) x=d.forms[i][n];
  for(i=0;!x&&d.layers&&i<d.layers.length;i++)
x=MM_findObj(n,d.layers[i].document);
      return x;
}

function MM_swapImage() { //v3.0
      var i,j=0,x,a=MM_swapImage.arguments;
      document.MM_sr=new Array;
      for(i=0;i<(a.length-2);i+=3)
            if ((x=MM_findObj(a[i]))!=null){
                  document.MM_sr[j++]=x;
                  if(!x.oSrc) x.oSrc=x.src;
                  x.src=a[i+2];
            }
}
//-->
</script>
<!-- End Navbar Scripts -->
```

```
<SCRIPT LANGUAGE="JavaScript">
function popUp(url) {
sealWin=window.open(url,"win",'toolbar=0,location=0,directories=0,status=1,menub
ar=1,scrollbars=1,resizable=1,width=500,height=450');
self.name = "mainWin"; }
</SCRIPT>


<cfset contact_url = "http://#Domain#/contact.cfm">
<cfset privacy_url = "http://#Domain#/privacy.cfm">
<cfset links_url = "http://#Domain#/links.cfm">
<cfset links_industry_url = "http://#Domain#/links_industry.cfm">
<cfset links_fin_url = "http://#Domain#/links_financial.cfm">
<cfset what_url = "http://#Domain#/whatwedo.cfm">
<cfset member_cases_studies_url = "http://#Domain#/casestudies.cfm">
<cfset member_open_account_url = "http://#Domain#/openaccount.cfm">
<cfset about_url = "http://#Domain#/aboutus.cfm">
<cfset about_overview_url = "http://#Domain#/overview.cfm">
<cfset about_team_url = "http://#Domain#/team.cfm">
<cfset what_referrer_url = "http://#Domain#/referrer.cfm">
<cfset what_receiver_url = "http://#Domain#/receiver.cfm">

<cfset login_url = "#Protocol##Domain#/members/member.cfm?login=Y">
<cfset member_url = "#Protocol##Domain#/members/member.cfm">
<cfset member_daily_url = "#Protocol##Domain#/members/DailySmmryReport.cfm">
<cfset member_weekly_url = "#Protocol##Domain#/members/WeeklySmmryReport.cfm">
<cfset member_monthly_url = "#Protocol##Domain#/members/MnthlySmmryReport.cfm">
<cfset member_yearly_url = "#Protocol##Domain#/members/YearlySmmryReport.cfm">
<cfset member_custom_url = "#Protocol##Domain#/members/CustomReport.cfm">
<cfset member_summary_url = "#Protocol##Domain#/members/SmmryReport.cfm">
<cfset Admin_url = "#Protocol##Domain#/members/Admin.cfm">
<cfset AdminLogin_url = "#Protocol##Domain#/members/Admin.cfm?login=Y">
<cfset MemberAdmin_url = "#Protocol##Domain#/members/MemberAdmin.cfm">
<cfset ReferrerAdmin_url = "#Protocol##Domain#/members/ReferrerAdmin.cfm">
<cfset ReceiverAdmin_url = "#Protocol##Domain#/members/ReceiverAdmin.cfm">
<cfset IVREntry_url = "#Protocol##Domain#/members/IVREntry.cfm">
<cfset IVRBrowse_url = "#Protocol##Domain#/members/IVRBrowse.cfm">
<cfset AccntAdmin_url = "#Protocol##Domain#/members/UserAdmin.cfm">

<cfif IsDefined("session.login") and IsDefined("cookie.login")>
      <cfset RoleList = session.RoleList>
<cfelse>
      <cfset RoleList = "">
</cfif>

<!-- Start NavBar -->
<cfif pagegroup is "home">
      <table border="0" cellpadding="0" cellspacing="0" bgcolor="#000033"
width="164" height="100%">
            <tr valign="top">
                  <cfoutput>
                  <td bgcolor="#chr(35)#000033">
                        <a href="#member_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('members','','images/home/members_over.gif','blank',''
,'images/home/login.gif',1)"><img name="members"
src="images/home/members_main.gif" width="164" height="40" border="0"
alt="members"></a><br>
```

```
                        <a href="#links_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('links_news','','images/home/links_news_over.gif','bla
nk','','images/home/connect.gif',1)"><img name="links_news"
src="images/home/links_news.gif" width="164" height="35" border="0" alt="links
and news"></a><br>
                        <a href="#what_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('what_we_do','','images/home/what_we_do_over.gif','bla
nk','','images/home/find_out.gif',1)"><img name="what_we_do"
src="images/home/what_we_do.gif" width="164" height="29" border="0" alt="what we
do"></a><br>
                        <a href="#about_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('about_peregrin','','images/home/about_peregrin_over.g
if','blank','','images/home/learn.gif',1)"><img name="about_peregrin"
src="images/home/about_peregrin_main.gif" width="164" height="34" border="0"
alt="about_peregrin"><br></a>
                        <table  border="0" cellpadding="5" cellspacing="0"
align="center">
                              <tr><td valign="top" height="100%"><br><A
HREF="javascript:popUp('https://digitalid.verisign.com/as2/dcf5cf52f2dd27b300042
d0eb3adf592')"><IMG SRC="images/navbar/verisignseal.gif" WIDTH="98" HEIGHT="100"
BORDER="0" align="absmiddle"></A></td></tr>
                        </table>
                  </td>
                  </cfoutput>
                  <td bgcolor="#006633"><img src="images/home/blank2.gif"
width="222" height="177" name="blank"></td>
                  <td bgcolor="#FFFFFF"><img src="images/smarter_way.gif"
width=374 height=314 border=0 alt=""><!--- <img name="home_comp_r2_c3"
src="images/home/finally.gif" width="374" height="314" border="0"> ---></td>
            </tr>
      </table>
<cfelse>
      <table border=0" cellpadding="0" cellspacing="0" width="180"
bgcolor="#000033">
            <tr valign="top">
                  <td valign="top" align="left" bgcolor="#000033" height="100%">
                        <table  border="0" cellpadding="0" cellspacing="0"
width="164" bgcolor="#000033" height="100%">
                          <cfoutput>
                              <cfif pagegroup is "members">
                              <tr valign="top"><td><img name="NavMembers"
src="../images/navbar/NavMembers_y.gif" width="164" height="23" border="0"
alt="aboutus members"></td></tr>
                                    <tr valign="top"><td align="right"
valign="middle" height="17"><a class="NavLink1" href="#login_url#" title="Member
Login">Member Login    </a></td></tr>
                                    <tr valign="top"><td align="right"
valign="middle" height="17"><a class="NavLink1" href="#member_url#"
title="Member Summary">Member Summary    </td></tr>

                                    <tr valign="top"><td align="right"
valign="middle" height="17"><a class="NavLink1" href="#member_daily_url#"
title="Daily Reports">Daily Reports    </a></td></tr>
                                    <tr valign="top"><td align="right"
valign="middle" height="17"><a class="NavLink1" href="#member_weekly_url#"
title="7 Day Reports">7 Day Reports    </a></td></tr>
```

```
                                    <tr valign="top"><td align="right"
valign="middle" height="17"><a class="NavLink1" href="#member_monthly_url#"
title="30 Day Reports">30 Day Reports    </a></td></tr>
                                    <tr valign="top"><td align="right"
valign="middle" height="17"><a class="NavLink1" href="#member_yearly_url#"
title="Year Reports">Year Reports    </a></td></tr>
                                    <tr valign="top"><td align="right"
valign="middle" height="17"><a class="NavLink1" href="#member_custom_url#"
title="Custom Reports">Custom Reports    </a></td></tr>
                                    <tr valign="top"><td align="right"
valign="middle" height="17"><a class="NavLink1" href="#member_summary_url#"
title="Peregrin Summary Reports">Peregrin Summary
Reports    </a></td></tr>
                                    <tr valign="top"><td><a href="#links_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavLinksandNews','','../images/navbar/NavLinksandNews
_y.gif',1)" ><img name="NavLinksandNews"
src="../images/navbar/NavLinksandNews_w.gif" width="164" height="23" border="0"
alt="links"></a></td></tr>
                                    <tr valign="top"><td><a href="#what_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavWhatWeDo','','../images/navbar/NavWhatWeDo_y.gif',
1)"><img name="NavWhatWeDo" src="../images/navbar/NavWhatWeDo_w.gif" width="164"
height="23" border="0" alt="what we do"></a></td></tr>
                                    <tr valign="top"><td><a href="#about_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavAboutPeregrin','','../images/navbar/NavAboutPeregr
in_y.gif',1)"><img name="NavAboutPeregrin"
src="../images/navbar/NavAboutPeregrin_w.gif" width="164" height="23" border="0"
alt="about peregrin"></a></td></tr>
                                    <cfif RoleList contains "Admin">
                                          <tr valign="bottom"
height="22"><td><img src="images/shim.gif" width="22" height="1" border="0"><a
class="NavLink" href="#admin_url#">Site Administration</a></td></tr>
                                    </cfif>
                                <cfelseif pagegroup is "links">
                                  <tr valign="top"><td><a href="#member_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavMembers','','images/navbar/NavMembers_y.gif',1)"
><img name="NavMembers" src="images/navbar/NavMembers_w.gif" width="164"
height="23" border="0" alt="aboutus members"></a></td></tr>
                                <tr valign="top"><td><a href="#links_url#"><img
name="NavLinksandNews" src="images/navbar/NavLinksandNews_y.gif" width="164"
height="23" border="0" alt="links"></a></td></tr>
                                    <tr valign="top"><td><a
href="#links_industry_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('links_industry','','images/navbar/links_industry_f2.g
if',1)" ><img name="links_industry" src="images/navbar/links_industry.gif"
width="164" height="15" border="0" alt="industry links"></a></td></tr>
                                    <tr valign="top"><td><a
href="#links_fin_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('links_financial','','images/navbar/links_financial_f2
.gif',1)" ><img name="links_financial" src="images/navbar/links_financial.gif"
width="164" height="15" border="0" alt="financial news"></a></td></tr>
                                <tr valign="top"><td><a href="#what_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavWhatWeDo','','images/navbar/NavWhatWeDo_y.gif',1)"
```

```
><img name="NavWhatWeDo" src="images/navbar/NavWhatWeDo_w.gif" width="164"
height="23" border="0" alt="what we do"></a></td></tr>
                                    <tr valign="top"><td><a href="#about_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavAboutPeregrin','','images/navbar/NavAboutPeregrin_
y.gif',1)"><img name="NavAboutPeregrin"
src="images/navbar/NavAboutPeregrin_w.gif" width="164" height="23" border="0"
alt="about peregrin"></a></td></tr>
                                    <cfif RoleList contains "Admin">
                                          <tr valign="bottom"
height="22"><td><img src="images/shim.gif" width="22" height="1" border="0"><a
class="NavLink" href="#admin_url#">Site Administration</a></td></tr>
                                    </cfif>
                                <cfelseif pagegroup is "what">
                                  <tr valign="top"><td><a href="#member_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavMembers','','images/navbar/NavMembers_y.gif',1)"
><img name="NavMembers" src="images/navbar/NavMembers_w.gif" width="164"
height="23" border="0" alt="aboutus members"></a></td></tr>
                                    <tr valign="top"><td><a href="#links_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavLinksandNews','','images/navbar/NavLinksandNews_y.
gif',1)" ><img name="NavLinksandNews" src="images/navbar/NavLinksandNews_w.gif"
width="164" height="23" border="0" alt="links"></a></td></tr>
                                <tr valign="top"><td><a href="#what_url#"><img
name="NavWhatWeDo" src="images/navbar/NavWhatWeDo_y.gif" width="164" height="23"
border="0" alt="what we do"></a></td></tr>
                                    <tr valign="top"><td><a
href="#what_referrer_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('whatwedo_credservices','','images/navbar/whatwedo_cre
dservices_f2.gif',1)" ><img name="whatwedo_credservices"
src="images/navbar/whatwedo_credservices.gif" width="164" height="16" border="0"
alt="creditor services"></a></td></tr>
                                    <tr valign="top"><td><a
href="#what_receiver_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('whatwedo_cca','','images/navbar/whatwedo_cca_f2.gif',
1)"><img name="whatwedo_cca" src="images/navbar/whatwedo_cca.gif" width="164"
height="14" border="0" alt="cca services"></a></td></tr>
                                    <tr valign="top"><td><a
href="#member_open_account_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('whatwedo_openaccount','','images/navbar/whatwedo_open
account_f2.gif',1)" ><img name="whatwedo_openaccount"
src="images/navbar/whatwedo_openaccount.gif" width="164" height="16" border="0"
alt="open account"></a></td></tr>
                                    <tr valign="top"><td><a href="#about_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavAboutPeregrin','','images/navbar/NavAboutPeregrin_
y.gif',1)"><img name="NavAboutPeregrin"
src="images/navbar/NavAboutPeregrin_w.gif" width="164" height="23" border="0"
alt="about peregrin"></a></td></tr>
                                    <cfif RoleList contains "Admin">
                                          <tr valign="bottom"
height="22"><td><img src="images/shim.gif" width="22" height="1" border="0"><a
class="NavLink" href="#admin_url#">Site Administration</a></td></tr>
                                    </cfif>
                                <cfelseif pagegroup is "about">
```

```
                                    <tr valign="top"><td><a href="#member_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavMembers','','images/navbar/NavMembers_y.gif',1)"
><img name="NavMembers" src="images/navbar/NavMembers_w.gif" width="164"
height="23" border="0" alt="aboutus members"></a></td></tr>
                                    <tr valign="top"><td><a href="#links_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavLinksandNews','','images/navbar/NavLinksandNews_y.
gif',1)" ><img name="NavLinksandNews" src="images/navbar/NavLinksandNews_w.gif"
width="164" height="23" border="0" alt="links"></a></td></tr>
                                    <tr valign="top"><td><a href="#what_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavWhatWeDo','','images/navbar/NavWhatWeDo_y.gif',1)"
><img name="NavWhatWeDo" src="images/navbar/NavWhatWeDo_w.gif" width="164"
height="23" border="0" alt="what we do"></a></td></tr>
                                <tr valign="top"><td><a href="#about_url#"><img
name="NavAboutPeregrin" src="images/navbar/NavAboutPeregrin_y.gif" width="164"
height="23" border="0" alt="about peregrin"></a></td></tr>
                                    <tr valign="top"><td><a
href="#about_overview_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_overview','','images/navbar/aboutus_overview_
f2.gif',1)" ><img name="aboutus_overview"
src="images/navbar/aboutus_overview.gif" width="164" height="16" border="0"
alt="overview"></a></td></tr>
                                    <tr valign="top"><td><a
href="#about_team_url#" onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_team','','images/navbar/aboutus_team_f2.gif',
1)" ><img name="aboutus_team" src="images/navbar/aboutus_team.gif" width="164"
height="14" border="0" alt="team"></a></td></tr>
                                    <tr valign="top"><td><a href="#contact_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('aboutus_contact','','images/navbar/aboutus_contact_f2
.gif',1)" ><img name="aboutus_contact" src="images/navbar/aboutus_contact.gif"
width="164" height="14" border="0" alt="team"></a></td></tr>
                                    <cfif RoleList contains "Admin">
                                        <tr valign="bottom"
height="22"><td><img src="images/shim.gif" width="22" height="1" border="0"><a
class="NavLink" href="#admin_url#">Site Administration</a></td></tr>
                                    </cfif>
                                <cfelseif pagegroup is "admin">
                                  <tr valign="top"><td><a href="#member_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavMembers','','../images/navbar/NavMembers_y.gif',1)
" ><img name="NavMembers" src="../images/navbar/NavMembers_w.gif" width="164"
height="23" border="0" alt="aboutus members"></a></td></tr>
                                    <tr valign="top"><td><a href="#links_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavLinksandNews','','../images/navbar/NavLinksandNews
_y.gif',1)" ><img name="NavLinksandNews"
src="../images/navbar/NavLinksandNews_w.gif" width="164" height="23" border="0"
alt="links"></a></td></tr>
                                    <tr valign="top"><td><a href="#what_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavWhatWeDo','','../images/navbar/NavWhatWeDo_y.gif',
1)"><img name="NavWhatWeDo" src="../images/navbar/NavWhatWeDo_w.gif" width="164"
height="23" border="0" alt="what we do"></a></td></tr>
```

```
                                        <tr valign="top"><td><a href="#about_url#"
onMouseOut="MM_swapImgRestore()"
onMouseOver="MM_swapImage('NavAboutPeregrin','','../images/navbar/NavAboutPeregr
in_y.gif',1)"><img name="NavAboutPeregrin"
src="../images/navbar/NavAboutPeregrin_w.gif" width="164" height="23" border="0"
alt="about peregrin"></a></td></tr>
                                        <tr>
                                              <td>
                                                    <table  border="0"
cellpadding="0" cellspacing="0" width="164" bgcolor="##000033" height="100%">
                                                          <tr valign="bottom"><td
class="NavHead" height="22" align="right">Site Administration</td><td
width="10"> </td></tr>
                                                          <tr valign="top"><td
align="right"><a class="NavLink1" href="#AdminLogin_url#">Administrator Login
</td><td width="10"> </td></tr>
                                                          <cfif
ListFindNoCase(RoleList,"accntadmin")>
                                                                <tr valign="top"><td
align="right"><a class="NavLink1" href="#AccntAdmin_url#">Edit Login
Accounts</td><td width="10"> </td></tr>
                                                          </cfif>
                                                          <cfif
ListFindNoCase(RoleList,"memberadmin")>
                                                                <tr valign="top"><td
align="right"><a class="NavLink1"
href="#MemberAdmin_url#?MemberType=Referrer">Edit Referrer Members</td><td
width="10"> </td></tr>
                                                                <tr valign="top"><td
align="right"><a class="NavLink1"
href="#MemberAdmin_url#?MemberType=Receiver">Edit Receiver Members</td><td
width="10"> </td></tr>
                                                          </cfif>
                                                          <cfif
ListFindNoCase(RoleList,"ReferrerAdmin")>
                                                                <tr valign="top"><td
align="right"><a class="NavLink1"
href="#ReferrerAdmin_url#?MemberType=Referrer">Edit Referrers</td><td
width="10"> </td></tr>
                                                          </cfif>
                                                          <cfif
ListFindNoCase(RoleList,"ReceiverAdmin")>
                                                                <tr valign="top"><td
align="right"><a class="NavLink1"
href="#ReceiverAdmin_url#?MemberType=Receiver">Edit Receivers</td><td
width="10"> </td></tr>
                                                          </cfif>
                                                          <cfif
ListFindNoCase(RoleList,"test")>
                                                                <tr valign="top"><td
align="right"><a class="NavLink1" href="#IVREntry_url#">Enter IVR test
data</td><td width="10"> </td></tr>
                                                          </cfif>
                                                          <cfif
ListFindNoCase(RoleList,"admin")>
```

```
                                                                  <tr valign="top"><td
align="right"><a class="NavLink1" href="#IVRBrowse_url#">Browse Live IVR
data</td><td width="10"> </td></tr>
                                                                        </cfif>
                                                                  </table>
                                                            </td>
                                                      </tr>
                                                </cfif>
                                                </cfoutput>
                                          </table>
                                    </td>
<!---                               <td valign="top" align="left" width="16"> </td> ---
>
                        </tr>
<!---                   <tr><td><img src="images/shim.gif" width="1" height="150"
border="0"></td></tr> --->
                        <!--- <cfif pagegroup is "members" or pagegroup is "admin">
                        <tr>
                              <td valign="top" align="center">
                                    <table  border="0" cellpadding="5" cellspacing="0"
bgcolor="#000033">
                                          <tr><td valign="top" height="100%"><br><A
HREF="javascript:popUp('https://digitalid.verisign.com/as2/dcf5cf52f2dd27b300042
d0eb3adf592')"><IMG SRC="../images/navbar/verisignseal.gif" WIDTH="98"
HEIGHT="100" BORDER="0" align="absmiddle"></A></td></tr>
                                    </table>
                              </td>
                        </tr>
                        </cfif> --->
                  </table>
<!-- End NavBar -->
```

Docket # 2003-0075

```
<html>
<head>
<cfif parameterexists(formsub)>
      <cfmail
       to="sales@peregrinservices.com"
       from="#form.emailaddress#"
       subject="Website Account Request"
       >
      Request Type: #form.formsub#

      Organization Name: #form.org#

      Products and services Offered: #form.products#

      Location (city,state): #form.location#

      Contact Name: #form.name#

      Contact Title: #form.title#

      Contact Phone: #form.phone#

      Contact Fax: #form.fax#

      Contact Email: #form.emailaddress#

      Best Time: #form.time#

      How they heard about Peregrin Service / Comments:

      #how#
      </cfmail>
</cfif>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
       Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "what">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <cfif parameterexists(formsub)>
  <tr valign="top"><!-- main table row 2 -->
```

```
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
      <td width="100%" align="left" valign="top"><cfinclude
template="thankyou_body.html"></td>
  </tr>
  <cfelse>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
            <td width="596" align="left" valign="top">
                  <cfif IsDefined("AccntType")>
                        <cfinclude template="openaccount_form.cfm">
                  <cfelse>
                        <cfinclude template="openaccount_body.html">
                  </cfif>
            </td>
  </tr>
  </cfif>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<p><img src="images/banners/whatwedo_account_bnr.gif" width="501"
height="95"></p>
<table border=0 width="550">
      <tr>
            <td width="15"><img src="images/shim.gif" width="15"
height="1"></td>
        <td width="535">
      <form method="post" action="openaccount.cfm">
                  <table border=0>
                        <tr>
                              <td> </td>
                              <td>
                                    <cfif AccntType is "Receiver">
                                          <img src="images/receiveref_btn.gif"
width="200" height="25">
                                    <cfelse>
                                          <img src="images/makeref_btn.gif"
width="200" height="25">
                                    </cfif>
                              </td></tr>
                        <tr><td>Name of Organization:</td><td><input type="text"
name="org" size="30"></td></tr>
                  <tr><td>Products Services Provided:</td><td><input type="text"
name="products" size="30"></td></tr>
                        <tr><td>City and State (City, State):</td><td><input
type="text" name="location" size="30"></td></tr>
                        <tr><td>Contact Name:</td><td><input type="text"
name="name" size="30"></td></tr>
                  <tr><td>Contact Title:</td><td><input type="text" name="title"
size="30"></td></tr>
                        <tr><td>Contact Phone:</td><td><input type="text"
name="phone" size="30"></td></tr>
                  <tr><td>Contact Fax:</td><td><input type="text" name="fax"
size="30"></td></tr>
                        <tr><td>Contact Email:</td><td><input type="text"
name="emailaddress" size="30"></td></tr>
                        <tr><td>Best Time to Call:</td><td><input type="text"
name="time" size="30"></td></tr>
                  <tr><td colspan=2>How did you hear of Peregrin Services? (and
other comments):</td></tr>
                  <tr><td colspan=2><textarea name="how" cols="50"
rows="6"></textarea></td></tr>
                  <tr>
                              <td align="left"><input type="submit"
name="Submit" value="Submit"></td>
                    <td><input type="Reset" name="Reset" value="Reset"></td>
                        </tr>
                        <cfoutput><input type="hidden" Value="#AccntType#"
name="formsub"></cfoutput>
            </form>
                  </table>
                  <br><BR>
            </td>
      </tr>
</table>
```

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "about">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
      <td width="596" align="left" valign="top"><cfinclude
template="overview_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.0 Transitional//EN">

<html>
<head>
      <title>Peregrin Auto-Dateadd</title>
</head>

<body>

<cfquery name="add_1_day" datasource="#datasource#" dbtype="ODBC">

UPDATE ivr_table
SET start_datetime=DATEADD(dd,1,start_datetime),
end_datetime=DATEADD(dd,1,end_datetime)

</cfquery>



</body>
</html>
```

Attachment 2, Page 9 of 9

```
.bodycopy {
      font-family: Arial, Helvetica, sans-serif;
      font-size: 12px;
      font-style: normal;
      font-weight: normal;
      font-variant: normal;
      color: #000000;}

.copyright {
      font-family: Arial, Helvetica, sans-serif;
      text-align: center;
      font-size: 12px;
      font-style: italic;
      font-weight: normal;
      font-variant: normal;
      color: #000000;}

TD {
      font-family: Arial, Helvetica, sans-serif;
      font-size: 12px;
      font-style: normal;
      font-weight: normal;
      font-variant: normal;
      color: #000000;}

.Black12I {
      font-family: Arial, Helvetica, sans-serif;
      font-size: 12px;
      font-style: italic;
      font-weight: normal;
      font-variant: normal;
      color: #000000;}

.ErrorMssgR {
      font-family: Arial, Helvetica, sans-serif;
      font-size: 12px;
      font-style: normal;
      font-weight: normal;
      font-variant: normal;
      color: red;}

.ErrorMssgB {
      font-family: Arial, Helvetica, sans-serif;
      font-size: 12px;
      font-style: normal;
      font-weight: normal;
      font-variant: normal;
      color: #000033;}

.BlueHead12 {
      font-family: Arial, Helvetica, sans-serif;
      font-size: 12px;
      font-style: normal;
      font-weight: bold;
      font-variant: normal;
      color: #0000CC;}
```

```
.RedHead12 {
      font-family: Arial, Helvetica, sans-serif;
      font-size: 12px;
      font-style: normal;
      font-weight: bold;
      font-variant: normal;
      color: #FF0000;}

.GreenI2 {
      font-family: Arial, Helvetica, sans-serif;
      font-size: 12px;
      font-style: italic;
      font-weight: normal;
      font-variant: normal;
      color: #006633;}

.Green2 {
      font-family: Arial, Helvetica, sans-serif;
      font-size: 12px;
      font-style: normal;
      font-weight: normal;
      font-variant: normal;
      color: #006633;}

.GreenB3 {
      font-family: Arial, Helvetica, sans-serif;
      font-size: 16px;
      font-style: normal;
      font-weight: bold;
      font-variant: normal;
      color: #006633;}

.ReportDetail1 {
      font-family: Verdana, Arial, Helvetica, sans-serif;
      font-size: 10px;
      font-style: normal;
      font-weight: normal;
      font-variant: normal;
      color: #000000;}

.ReportHead1 {
      color:#000000;
      font-size: 10px;
      font-family: Verdana, Arial, Helvetica, sans-serif;
      font-weight: bold;}

.ReportHead2 {
      color:#000000;
      font-size: 12px;
      font-family: Verdana, Arial, Helvetica, sans-serif;
      font-weight: bold;}

.ReportHead3 {
      color:#000000;
      font-size: 14px;
      font-family: Verdana, Arial, Helvetica, sans-serif;
      font-weight: bold;}
```

```
.ReportHead4 {
      color:#000000;
      font-size: 15px;
      font-family: Verdana, Arial, Helvetica, sans-serif;
      font-weight: bold;}

.GreenHead12I {
      color:#006633;
      font-size: 12px;
      font-style: italic;
      font-family: Arial, Helvetica, sans-serif;
      font-weight: bold;}

.head14 {
      color:#000000;
      font-size: 16px;
      font-family: Arial, Helvetica, sans-serif;
      font-weight: bold;}

.head16 {
      color:#000000;
      font-size: 16px;
      font-family: Arial, Helvetica, sans-serif;
      font-weight: bold;}

.GreenHead16V {
      color:#006633;
      font-size: 16px;
      font-family: Verdana, Arial, Helvetica, sans-serif;
      font-weight: bold;}

.GreenHead16 {
      color:#006633;
      font-size: 16px;
      font-family: Arial, Helvetica, sans-serif;
      font-weight: bold;}

.GreenHead16I {
      color:#006633;
      font-size: 16px;
      font-style: italic;
      font-family: Arial, Helvetica, sans-serif;
      font-weight: bold;}

.GreenHead16TI {
      color:#006633;
      font-size: 16px;
      font-style: italic;
      font-family: Times New Roman, Times, serif;
      font-weight: bold;}

.Green16TI {
      color:#006633;
      font-size: 16px;
      font-style: italic;
      font-family: Times New Roman, Times, serif;
```

```
      font-weight: normal;}

.GreenHead18 {
      color:#006633;
      font-size: 18px;
      font-family: Arial, Helvetica, sans-serif;
      font-weight: bold;}

.GreenHead18I {
      color:#006633;
      font-size: 18px;
      font-style: italic;
      font-family: Arial, Helvetica, sans-serif;
      font-weight: bold;}

.head18 {
      color:#000000;
      font-size: 18px;
      font-family: Arial, Helvetica, sans-serif;
      font-weight: bold;}

.head16I {
      color:#000000;
      font-size: 16px;
      font-style: italic;
      font-family: Arial, Helvetica, sans-serif;
      font-weight: bold;}

.head14 {
      color:#000000;
      font-size: 14px;
      font-family: Arial, Helvetica, sans-serif;
      font-weight: bold;}

.head12 {
      color:#000000;
      font-size: 12px;
      font-family: Arial, Helvetica, sans-serif;
      font-weight: bold;}

.head12I {
      color:#000000;
      font-size: 12px;
      font-family: Arial, Helvetica, sans-serif;
      font-style: italic;
      font-weight: bold;}

A:link {
      text-decoration:none;
      color:#000000;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 12px;
      font-weight: bold;}
A:visited {
      text-decoration:none;
      color:#000000;
      font-family: Arial, Helvetica, sans-serif;
```

```
        font-size: 12px;
        font-weight: bold;}
A:active {
        text-decoration:none;
        color:#000000;
        font-family: Arial, Helvetica, sans-serif;
        font-size: 12px;
        font-weight: bold;}
A:hover {
        text-decoration:none;
        color:green;
        font-family: Arial, Helvetica, sans-serif;
        font-size: 12px;
        font-weight: bold;}

A.ReportDetail1:link {
        text-decoration:none;
        color:#000000;
        font-family: Verdana, Arial, Helvetica, sans-serif;
        font-size: 10px;
        font-weight: bold;}
A.ReportDetail1:visited {
        text-decoration:none;
        color:#000000;
        font-family: Verdana, Arial, Helvetica, sans-serif;
        font-size: 10px;
        font-weight: bold;}
A.ReportDetail1:active {
        text-decoration:none;
        color:#000000;
        font-family: Verdana, Arial, Helvetica, sans-serif;
        font-size: 10px;
        font-weight: bold;}
A.ReportDetail1:hover {
        text-decoration:none;
        color:green;
        font-family: Verdana, Arial, Helvetica, sans-serif;
        font-size: 10px;
        font-weight: bold;}

A.BlueLink:link {
        text-decoration: underline;
        color:#000033;
        font-family: Arial, Helvetica, sans-serif;
        font-size: 12px;
        font-weight: bold;}
A.BlueLink:visited {
        text-decoration: underline;
        color:#000033;
        font-family: Arial, Helvetica, sans-serif;
        font-size: 12px;
        font-weight: bold;}
A.BlueLink:active {
        text-decoration: underline;
        color:#000033;
        font-family: Arial, Helvetica, sans-serif;
        font-size: 12px;
```

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```
      font-weight: bold;}
A.BlueLink:hover {
      text-decoration: underline;
      color:green;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 12px;
      font-weight: bold;}

A.BlueLink16:link {
      text-decoration: underline;
      color:#000033;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 16px;
      font-weight: bold;}
A.BlueLink16:visited {
      text-decoration: underline;
      color:#000033;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 16px;
      font-weight: bold;}
A.BlueLink16:active {
      text-decoration: underline;
      color:#000033;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 16px;
      font-weight: bold;}
A.BlueLink16:hover {
      text-decoration: underline;
      color:green;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 16px;
      font-weight: bold;}

A.BlueLink16T:link {
      text-decoration: underline;
      color:#000033;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 16px;
      font-weight: bold;}
A.BlueLink16T:visited {
      text-decoration: underline;
      color:#000033;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 16px;
      font-weight: bold;}
A.BlueLink16T:active {
      text-decoration: underline;
      color:#000033;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 16px;
      font-weight: bold;}
A.BlueLink16T:hover {
      text-decoration: underline;
      color:green;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 16px;
      font-weight: bold;}
```

```
.NavHead {
      text-decoration: none;
      color:yellow;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 15px;
      font-weight: bold;}
A.NavLink:link {
      text-decoration: none;
      color:white;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 15px;
      font-weight: bold;}
A.NavLink:visited {
      text-decoration: none;
      color:white;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 15px;
      font-weight: bold;}
A.NavLink:active {
      text-decoration: none;
      color:white;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 15px;
      font-weight: bold;}
A.NavLink:hover {
      text-decoration: none;
      color:yellow;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 15px;
      font-weight: bold;}

A.NavLink1:link {
      text-decoration: none;
      color:white;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 10px;
      font-weight: bold;}
A.NavLink1:visited {
      text-decoration: none;
      color:white;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 10px;
      font-weight: bold;}
A.NavLink1:active {
      text-decoration: none;
      color:yellow;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 10px;
      font-weight: bold;}
A.NavLink1:hover {
      text-decoration: none;
      color:yellow;
      font-family: Arial, Helvetica, sans-serif;
      font-size: 10px;
      font-weight: bold;}
A.ActiveNavLink1:link {
```

```
        text-decoration: none;
        color:yellow;
        font-family: Arial, Helvetica, sans-serif;
        font-size: 10px;
        font-weight: bold;}

A.ReportRollOver:link {
        text-decoration: none;
        color:#000000;
        font-family: Verdana, Arial, Helvetica, sans-serif;
        font-size: 10px;
        font-weight: bold;}
A.ReportRollOver:visited {
        text-decoration: none;
        color:#000000;
        font-family: Verdana, Arial, Helvetica, sans-serif;
        font-size: 10px;
        font-weight: bold;}
A.ReportRollOver:active {
        text-decoration: none;
        color:#000000;
        font-family: Verdana, Arial, Helvetica, sans-serif;
        font-size: 10px;
        font-weight: bold;}
```

0056455 v 6056456

```
<html>
<head>
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "about">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
            <td width="596"><cfinclude template="privacy_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "what">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
      <td width="100%" align="left" valign="top"><cfinclude
template="receiver_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "what">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
      <td width="100%" align="left" valign="top"><cfinclude
template="referrer_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

```
<p><img src="images/banners/whatwedo_account_bnr.gif" width="501"
height="95"></p>
<table border=0 width="550">
      <tr>
            <td width="15"><img src="images/shim.gif" width="15"
height="1"></td>
        <td width="535">
      <form method="post" action="openaccount.cfm">
                  <table border=0>
                        <tr>
                              <td> </td>
                              <td>
                                    <cfif AccntType is "Receiver">
                                          <img src="images/receiveref_btn.gif"
width="200" height="25">
                                    <cfelse>
                                          <img src="images/makeref_btn.gif"
width="200" height="25">
                                    </cfif>
                              </td></tr>
                        <tr><td>Name of Organization:</td><td><input type="text"
name="org" size="30"></td></tr>
                  <tr><td>Products Services Provided:</td><td><input type="text"
name="products" size="30"></td></tr>
                        <tr><td>City and State (City, State):</td><td><input
type="text" name="location" size="30"></td></tr>
                        <tr><td>Contact Name:</td><td><input type="text"
name="name" size="30"></td></tr>
                  <tr><td>Contact Title:</td><td><input type="text" name="title"
size="30"></td></tr>
                        <tr><td>Contact Phone:</td><td><input type="text"
name="phone" size="30"></td></tr>
                  <tr><td>Contact Fax:</td><td><input type="text" name="fax"
size="30"></td></tr>
                        <tr><td>Contact Email:</td><td><input type="text"
name="emailaddress" size="30"></td></tr>
                        <tr><td>Best Time to Call:</td><td><input type="text"
name="time" size="30"></td></tr>
                  <tr><td colspan=2>How did you hear of Peregrin Services? (and
other comments):</td></tr>
                  <tr><td colspan=2><textarea name="how" cols="50"
rows="6"></textarea></td></tr>
                  <tr>
                              <td align="left"><input type="submit"
name="Submit" value="Submit"></td>
                    <td><input type="Reset" name="Reset" value="Reset"></td>
                        </tr>
                        <cfoutput><input type="hidden" Value="#AccntType#"
name="formsub"></cfoutput>
            </form>
                  </table>
                  <br><BR>
            </td>
      </tr>
</table>
```

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "about">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
      <td width="596" align="left" valign="top"><cfinclude
template="overview_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```

4•´`BèB,©˜Ô•¾(` ÉìíÄ•)•,`````````´```–þ¨D)° K´```^```C†cm£éqW^````~```w-
ü•áýeW^```-```ŒóQ··/WW^```~```

PvÝÃ˜KW^`````````Q Jæ[¹AW^`````¨`````*bö³-I±V^`````°`````© ý¢âGT•^```` ```.-

Doc Page 2 of 2 5/5/2005

²•v•V^```
```/•°}½`÷V^```
```ÄËwÃí>SK´```

Case 1:05-cv-00586-GMS

```Z,ò••¨îV^```ı```•h~8YÂéV^````
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```¹‰˜®K•âV^```•```}ÿ•PÏD¹J´```•```/ùÎ,#'ØV^```•```³ÝÝ&afÍV^```•```+þÍh§{ÁV^```•
```&A½(ë6<V^```•```•˜<•C¬2V^```•```x«¯Í
aÕJ´```•```é²òí"•ËJ´```•```\ ö•Û#)V^```•```°À+6-ó•V^```•```œöoŠãÇ
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Document ID: 2.8.60.2.4.2.3.3.0
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;²¶Y^``````;•P•[•OJ´```` ```

•Öý")-Y^```!```Um¤¦¿>•Y^````"```>•³•Õ-¾M´```#```••Ýl©´—
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Y^````)```Cô••#¥'Y^````*````-nõ_s•ÀM´```+```Ò_^-»\-Y^```,```ÂDÍ•"+•M´```-
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7w9/f§X^```5```%Yc«õí"V^```6```-LÈ!+Á^V^```7```•?ãW%••V^```8```×KUSiÕüV^```9```ú
•õm•9~V^```:```/ê}x¹RwV^```;```3ÀD¨~áfV^```<```ñC~7WÜaV^```=```'v-dçYÜY^```>```ß
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Case 2:25-cv-00556-GMN-BNW
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äâ¯```ø```•üšÊ^çìV¯```ú```QÍx,AÈâ®¯```þ```R•º/A±?A~```ÿ```Ô˜N¢¨_†Ð¯``````´```Ã¼8d°•
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Case 5:20-cv-00125-OLG Document 1-1 Filed 02/06/20 Page 114 of 114

•á4^`````^```Ê†\èJIGá¯````~```+¸U»J–
äâ~````-```³‰Ù·J¤•ã~````˜```ç•y•J-xÞ~````·```ÈA^ÍJIGá~````¨```![˜•,kQä¯```` ```
ñáJ-xÞ˜````
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Case 2:22-cv-00125

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ÛlJ—äâ~```•´``Ÿ|ŸN

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Copyright © 2008 Dr. Ed Dodd

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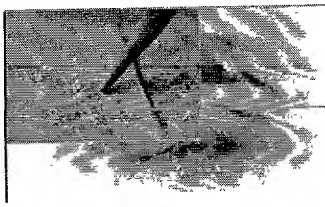
•²=^˜```È´``˜ÒÉzJ¤•ã^````

Document ID: 2.56.576.20

```
<html>
<head>
<link href="peregrin_style.css" rel="stylesheet" style="test/css">
<title>Welcome to Peregrin Services Corporation</title>
<!--- Includes the javascripts needed to do mouseovers --->
<cfinclude template="nav_javascripts.cfm">
<cfparam name="pagegroup" default="members">

<!--- Sets "Page Group" for navbar and footer.
        Valid pagegroups are : home, members, links, what or about.
--->
<cfset pagegroup = "what">

</head>
<body bgcolor="#ffffff" leftmargin="0" topmargin="0" marginwidth="0"
marginheight="0"
onLoad="MM_preloadImages('images/members_over.gif','images/login.gif','images/li
nks_news_over.gif','images/connect.gif','images/what_we_do_over.gif','images/abo
ut_peregrin_over.gif','images/learn.gif','images/find_out.gif')">
<table border="0" cellpadding="0" cellspacing="0" width="760">
  <tr valign="top"><!-- main table row 1 -->
    <td colspan="2"><cfinclude template="header.cfm"></td>
  </tr>
  <tr valign="top"><!-- main table row 2 -->
    <td width="164" height="100%" bgcolor="#000033"><cfinclude
template="navbar.cfm"></td>
      <td width="596" align="left" valign="top"><cfinclude
template="whatwedo_body.html"></td>
  </tr>
  <tr valign="top"><!-- main table row 3 -->
    <td colspan="2"><cfinclude template="footer.cfm"></td>
  </tr>
</table>
</body>
</html>
```



What We Do

>Case Studies

Coming Soon!

Case 1:07-cv-06395-SAS Document 7-3 Filed 08/08/2007 Page 4 of 4

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      <tr><td></td></tr>
      <tr>
            <td width="20"> </td>
            <td class="Green2"><br>We want to hear your comments, and most
certainly any of your suggestions!<br><br></td>
      </tr>
      <tr>
            <td width="20"> </td>
            <td>
      Please fill out the form below and send, or call or fax us! If you're a
receiver<br>
                  or referrer and would like to learn how to enroll with
Peregrin Services for free,<br>
      simply send us your name, address, and phone, and we'll be in touch
quickly!<br><br>
            </td>
      </tr>
      <tr>
            <td width="20"> </td>
            <td>
                  <table border=0>
          <form method="post" action="contact.cfm">
            <tr><td>Name</font>:</td><td><input type="text" name="name"
size="40"></td></tr>
        <tr><td>Email address:<br><br></td><td><input type="text"
name="emailaddress" size="40"></td></tr>
        <tr><td colspan=2>Comments or Info:</td></tr>
        <tr><td colspan=2><textarea name="comment" cols="50"
rows="6"></textarea></td></tr>
        <tr>
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value="Submit"><input type="hidden" Value="yes" name="formsub"></td>
            <td><input type="Reset" name="Reset" value="Reset"></td>
                        </tr>
            </form>
                  </table>
            </td>
      </tr>
      <tr>
            <td width="20"> </td>
            <td><br>You may also contact us at:<br><br></td>
      </tr>
      <tr>
            <td width="20"> </td>
            <td class="GreenB3">Peregrin Services Corp.<td>
      </tr>
      <tr>
            <td width="20"> </td>
            <td class="Green2">
      2103 Hammond Avenue<br>
      Marriottsville, MD 21104 <br>
      410-795-0035 Sales & Service <br>
      603-590-7738 Fax <br>
```

```
      <a class="BlueLink"
href="mailto:sales@peregrinservices.com">sales@peregrinservices.com</a><br><br><
br>
            </td>
      </tr>
</table>
```

Code Path - 7,968,360

Links & News

If you have news that you feel is important or should be shared with the industry, click here to send it to Peregrin and we'll post it here.

News	More consolidation?	First Union Corp., the 15th largest card issuer, will sell its $5.5 billion, 3.2 million credit card portfolio because it says top 10 issuers can invest more in their products than can First Union.
	Disreputable Agencies a Concern	Agencies and creditors expressed concern over questionable practices and missions of some agencies during a creditor discussion at the AICCCA national meeting in Boston June 14 & 15. Creditors are concerned about agencies which do little or no counseling; agencies called on creditors to assist in standards; raise awareness; and self-police the industry.
	Corwin Named AICCCA Creditor Rep	Philip Corwin was introduced as the AICCCA Creditor Relations Representative at the AICCCA's annual conference. Corwin will represent the membership's concerns and solutions to creditors nationwide. AICCCA now has over 40 members who manage about half of all active DMP's. Visit www.aiccca.org.
	Shopping for credit?	A Gartner Group Inc. study concluded that frequent online shopping for lending products can harm a consumer's credit rating. The study said those who browse the Internet for more than a month for the best rates - on mortgages, auto loans, credit cards, and the like - unwittingly undercut their credit scores and their chances of getting the best terms. Credit bureaus and Fair, Isaac & Co. - which produces a majority of the credit scores banks use to approve applications - say they are not changing their evaluation methods. - American Banker 5/15/00

FUSA distributes fair share allocations	First USA has distributed to many agencies nationwide their new fairshare calculations. FUSA Fairshare is now to be based on a complex performance formula which takes into consideration persistence, risk score, delinquency, among others. Poorer showing on these scores can result in lower fairshare. For more details contact First USA.

Got News or an Announcement? Click here to send it to Peregrin Services. Help our industry communicate!

EXHIBIT 2

Links & News

>Financial News

This page is intended to provide you with easy access to many web-related sites to help you in your business or to help your customers.

Markets
New York Stock Exchange
NASDAQ
American Stock Exchange

Financial Resources
Dow Jones
The Wall Street Journal
Barron's Online
BigCharts
CNBC
The Motley Fool
First Data Corporation

Government Resources
The Federal Reserve
FedWorld
FedStats
FDIC
US Securities and Exchange Commission
Social Security Administration
Small Business Association
THOMAS at the Library of Congress

If you know of a link that should be included here, please send it to us by clicking here

EBS0307-1650

Links & News

>Industry Links

This page is intended to provide you with easy access to many web-related sites to help you in your business or to help your customers.

Education

American Express Financial Assistance
Helpful credit management information from American Express.

Receivers

AAA Cook County Consolidation - Lincolnwood, IL

American Consumer Credit Counseling - Waltham, MA

American Credit Alliance - Trenton, NJ

American Credit & Debt Management - Delray Beach, FL

American Credit Counselors Corp. - Charlotte, NC

American Family Debt Counselors Corp. - Tiffin, OH

Auriton Financial Solutions - Minneapolis, MN

California Consumer Credit - Los Angeles, CA

CCCS Family Service - Wilmington, NC

CCCS Maryland/Delaware - Baltimore, MD

CCCS of Central Illinois - Peoria, IL

CCCS of Central Indiana - Indianapolis, IN

CCCS of the Inland Northwest - Spokane, WA

CCCS of Central Oregon - Bend, OR

CCCS of Greater Wyoming - Gillette, Wyoming

CCCS of Joliet - Joliet, IL

CCCS of Los Angeles - Los Angeles, CA

CCCS of Raleigh - Raleigh, NC

CCCS of Southeast Maryland - Laurel, MD

CCCS of the North Coast - Arcata, CA

Community Credit Counselors - Colorado Springs, CO

Community Credit Counselors - Kansas City, MO

Consolidated Credit Counseling Services - Ft. Lauderdale, FL

Consumer Credit Consultants - Downey, CA

Consumer Credit Counseling Service - Riverside, CA

Consumer Credit Management - Farmington Hills, MI

CreditGuard - Boca Raton, FL

Debt Free - Phoenix, AZ

Falls Credit Management, Inc. - Cuyahoga Falls, OH

Garden State Credit Counseling - Freehold, NJ

Genus Credit Management - Orlando, FL

Harbour Credit Management - Virginia Beach, VA

Metropolitan Financial Management - Des Moines, IA

Metropolitan Financial Management - Parma, OH

Money Management International (MMI) - Houston, TX

Pioneer Credit and Debt Consolidation Services - Rapid City, SD

Preferred Credit Management - Phoenix, AZ

Profina Debt Solutions - Orlando, FL

Trinity Credit Counseling Services - Cincinnati, OH

Universal Credit Consulting Services - Zanesville, OH

Referrers

American Express

"Reinvention. For 150 years, American Express has continuously transformed itself to meet changing customer needs. What began as a rough- and-tumble freight forwarding company in 1850, later became a travel company, then a card company, and today, a leading global financial and travel services company."

Bank of America

"We want to be the people who make banking work as it never has before."

Associations

Association of Independent Consumer Credit Counseling Agencies
"The Association of Independent Consumer Credit Counseling Agencies (AICCCA) is a national membership organization, established to promote quality and consistent delivery of credit counseling services.

The Association fulfills its mission by establishing a consensus among consumer professionals regarding service standards and professional industry conduct, as well as by establishing and maintaining strong relationships with credit management professionals and consumers."

Master Card

National Foundation for Credit Counseling
"The National Foundation for Credit Counseling is a national non-profit network of 1,450 Neighborhood Financial Care Centers designed to provide assistance to people dealing with stressful financial situations.

The NFCC and its Financial Care Centers are committed to promoting financial literacy through money management education."

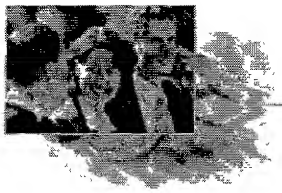
Visa

Business Services

Stamps.com
"Postage From Your Printer"

Staples
"Your Online Office Manager"

If you know of a link that should be included here, please send it to us by clicking here



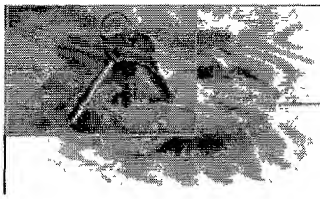
Members

User Name

Password

[redacted]

Document 1 of 1 Page 1 of 1



About Peregrin

>Company Overview

Company Overview

Maryland-based Peregrin Services Corp. combines years of experience in credit cards and lending, telecommunications, and systems development to the benefit of the financial services arenas. Peregrin features state-of-the-art voice telecommunication systems operating in a secure environment, offering custom-developed user reporting with advanced, secure web interfaces to manage referrals of consumers between multiple organizations.

Peregrin provides advanced technology and services to banks and to credit counseling services nationwide. Peregrin is the only firm in the country providing an automated and trackable referral distribution service to the credit counseling industry. In addition, Peregrin's value to the industry is its unique, completely independent, capability to systemically, evenly, or randomly distribute and track referrals to any assistance services nationwide, providing real-time reporting via secure web access for receivers and referrers alike.

Peregrin will help ensure that:

1. referring organizations have the performance information necessary to help them make informed resource recommendations to their customers who need assistance,

2. consumers have a resource for judging how other consumers using an agency for assistance have fared, and

3. agencies have the information to determine how to become more effective in meeting the needs of their clients and prospective customers.

Peregrin operates advanced Internet servers protected by complex encryption and firewall technology. In addition, Peregrin operates the industry's most advanced telephone switching and reporting systems, all combining to provide accurate, real-time reporting for receivers and referrers with reduced cost of implementation, greater flexibility, and substantially improved and standardized across-the-industry benchmarking and reporting.

Peregrin. *How to Perform at Your Best.*

```
<table border="0" cellpadding="0" cellspacing="0" >
      <tr>
            <td>
      <p><img src="images/banners/about_bnr.gif" width="501" height="95"></p>
      <blockquote>
        <p><b><font size="4" color="#006633">Privacy
          Policy</font></b></font></p>
        <p>We understand that
          privacy is an important issue for visitors to the Peregrin Services
          web site (www.peregrinservices.com). Web users may be concerned about
what
          information is being collected, how it's being collected and how it is
being used.
          The following information is designed to help you understand Peregrin
Services' Internet Privacy
          Policy. </p>
        <p><b><font color="#006633" size=3>INFORMATION
          COLLECTION AND USE</font></span></b><font color="#006633"><span
style='font-size:10.0pt;font-family:Arial'>
          </font></p>
        <p>Peregrin gathers information
          about Web site visitors to improve the caliber of online information
          and services offered. There are two forms of data that Peregrin
Services
          collects: site visitorship
          data and identifying information voluntarily provided to us by site
          visitors. </p>
        <p><b><font color="#006633" size=3>Site
          Visitorship Data</font></b><font color="#006633"></font></p>
        <p>Peregrin routinely
          gathers data on Web site activity, such as how many people visit the
          site, the pages they visit, where they come from, how long they stay,
          etc. </p>
        <p><i><font size="2">Site
          visitorship data is…</font></i><font size="2">
          </span></font></p>
        <ul type=disc>
          <li style='     '><font size="2">collected on an aggregate, anonymous
basis, which means no individual
            information is associated with this data.</font></li>
          <li style='     '><font size="2">gathered through the use of Web
server logs. A Web server log is a
            file where Web site activity is stored. &amp;quot;Cookies&amp;quot; may be
            used to make log entries which measure site usage, page visit
patterns,
            etc. anonymously and in aggregate.</font></li>
          <li style='     '><font size="2">Peregrin does not know who each
visitor is unless that person specifically
            tells us in response to an offer to provide information through
email
            or through log-on id's to secure areas of the site. </font></li>
        </ul>
        <p><b><font color="#006633" size=3>Personal
          Information</font></b><font color="#006633"></font></p>
        <p>Peregrin Services
          somtimes collects identifying information from registered site users,
          such as a user's name, address, company, title, phone number, e-mail
```

```
          address, etc. </p>
        <p><i><font size="2">Personal
          information is…</font></i><font size="2"></font></p>
        <ul type=disc>
          <li style='     '><font size="2">collected only when site visitors
voluntarily provide it as part of
            the initial enrollment with Peregrin services to gain access to
secure
            areas of the site.</font></li>
          <li style='     '><font size="2">collected through our &amp;quot;Email
Us,&amp;quot; and &amp;quot;Request for
            Information&amp;quot; forms when sent to Peregrin. Occasionally, we will
            also collect personal information through voluntary online surveys.
            </font></li>
          <li style='     '><font size="2">Used for security purposes in on-site
usage logs, and to make some
            specialized services available to different segments of
participants,
            i.e. agency-oriented services to agencies, agency-management
services
            to agency executives, bank information to banks staff. </font></li>
        </ul>
        <p><b><font color="#006633" size=3>A
          Word About Security and Your Online Membership…</font></b></p>
        <p>Peregrin Services
          currently offers online membership access via www.PeregrinServices.com
          to a limited number of customers. To protect confidential and
sensitive
          information, Peregrin Services uses three layers of security: </p>
        <ul type=disc>
          <li style='     '><font size="2">Users are required to login using a
unique user ID
            and password. Registered users are required to abide by a
confidentiality
            agreement.</font></li>
          <li style='     '><font size="2">A firewall (a combination of computer
hardware and software) keeps
            unauthorized users from accessing information within Peregrin
Services'
            computer network. </font></li>
          <li style='     '><font size="2">Encryption technology is used to
secure customer data
            when it's being transferred from one computer to another.
</font></span></li>
        </ul>
        <p>In reviewing Peregrin
          Services' Internet Privacy Policy, please keep in mind that it applies
          to U.S. customers and Web site visitors only. If you have any
questions
          about Peregrin Services' Internet Privacy Policy or our security
steps,
          please <a class="BlueLink" href="contact.cfm">click here</a>
          for our &amp;quot;<a class="BlueLink" href="contact.cfm">Contact
          Us</a>&amp;quot; email form. </p>
        <p><b><font color="#006633" size=3>Please
          use your browser's back button to return to the previous page.
</font></span></b></p>
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Copyright 2000 Peregrin Services
                Corp.<br>
                2103 Hammond Avenue, Marriotsville, MD 21104, 410-795-0035. All
                rights reserved.</font></p>
            </td>
          </tr>
        </table>
</blockquote>
      <p> </p>
            </td>
      </tr>
</table>
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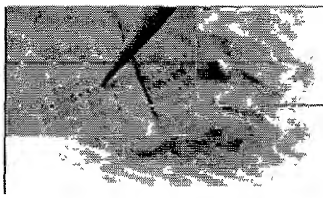

What We Do

>Receivers Services

Today, because Credit Counseling Agencies need better ways to prove their value to banks, Peregrin Referral Management Services provides:

- Consistent, Standardized Referral Performance Tracking
- Accurate, Real-time Referral Reporting
- On-line Comparisons and Industry Benchmarking

Show how much better you perform

With Peregrin, you can showcase your referral-handling capabilities to referring lenders nationwide. You and your referrers will use real-time reports to compare which agencies are performing and which are not. Peregrin tracks referrals from the bank to the agency to any resolution - automatically. No special equipment is needed, and there's no cost to enroll.

Agencies that are not enrolled with Peregrin can't be monitored or tested equally, and are more likely to be excluded from referral programs. Peregrin reduces referrer training costs and inconsistent referral practices, thereby improving service to customers, and potentially improving collector productivity. Peregrin's referral management services can be implemented by location, by department, or universally. Referrers can determine where they want referrals to be sent to based on location, time of day, need, walk-in or phone - automatically. Receivers can arrange to receive only those referrals you will work best on - and be paid the most for.

Know what you're being measured for

As an agency, you want to be part of Peregrin. When Peregrin implements our free referral management services to banks, they get to choose which Peregrin-serviced agencies they want to refer to and to monitor. The bank sets their referral criteria dynamically - to over 2000 receiving offices across the country. Agencies get to see how well they perform against other agencies on referrals from the same bank and from all the banks they service - all in real-time. Plus, banks can compare agencies as well as other banks.

How to enroll

You'll complete an agency profile, which is an on-line picture of your firm and its capabilities. You'll designate a toll-free number for referrals, which can be unique or can be the same as a number you receive other traffic on. Last, you sign an agreement for services, which governs your relationship with referring banks and with Peregrin. There is no cost to enroll, and you can solicit referrals from any bank you wish. In fact, many agencies find that Peregrin helps them get more

CFSG 2004 0006

referrals because the banks can now easily split their referrals to benefit the requesting agency. Just click here to get started with free enrollment.

Are referrals right for your business?
Creditor referrals may not be for you. They do tend to be well-qualified referrals, who are appropriate for counseling and/or enrollment in debt management programs. Peregrin is the solution to let you show how well you can handle these referrals, and be of the best service to your other customers - your referring banks.

Peregrin. How to Perform at Your Best.

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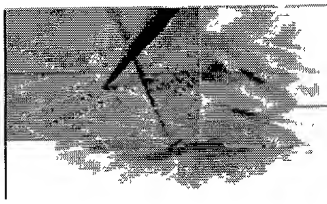


What We Do

>Referrers Services

Today, because Banks and Lenders need better accountability from the agencies they send their distressed consumers to, and because agencies need to be more efficient in their allocation of marketing dollars, Peregrin Services offers referral management services featuring:

- Accurate, simplified, and completely automated referral distribution and tracking
- On-line, real-time accountability reporting
- Industry-wide benchmarking
- Improved Industry-wide communication

Send your referrals where you want them to go
Never again will you have to re-train your collectors and other agents to refer to a new agency. Never again will you have to worry about whether you made the right choice by committing your organization to one workout alternative. Never again will you have to blindly choose your alternatives because you don't have the real-time data to make valid performance comparisons.

Peregrin provides your staff with one fully accountable resource to direct all of your referrals, and it's not another agency. Transparently to your customer, the referred call is routed directly to any receiving agency nationwide that you have determined to best meet that consumer's needs. And how have you determined this? Because Peregrin allows you to monitor the response and performance characteristics of as many as 2000 agencies with your referrals - in real-time, without you having to do anything more than read reports, adjust distribution criteria, and change tables as you see fit.

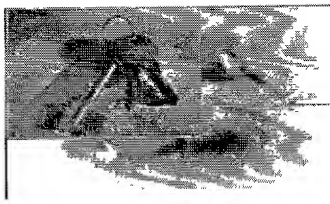
And if you're an agency whose marketing is giving you responses from areas you can't service, there's no reason to toss aside those leads now. Many other agencies will gladly take your cast-offs through Peregrin, even paying you for those leads so your marketing dollars work harder for you. All in all, Peregrin Services is a referral clearinghouse with solutions for both sides of the exchange.

Know what you're measuring
Peregrin hands you the performance data. Real time, we tell you who is calling what agency, and how that agency is responding. With real-time reporting in an incredible application of today's technology, you know at any time of day or night exactly how your customers are being treated. You can compare how appropraite your referrals are against other referrals being made from other organizations. You

can compare your agencies against other agencies nationwide, in true champion/challenger strategies. You can even see how your agencies are handling your referrals versus referrals they receive from other sources. And for referrers, all of this is free.

How to enroll
You'll complete a brief referrer profile which is a picture of your organization and your needs. You'll be assigned toll-free numbers for referrals, which can be unique or different by department. Peregrin will provide you with the training and support to get going, and that's all there is! Of course, we have to have you sign an agreement for services, which governs your relationship with receivers and with Peregrin. There are no fees to you - none at all. Want to know more? Click here to get more information from Peregrin.

Peregrin. How to Perform at Your Best.



About Peregrin

>Team Members

Mike Morency - Founder, President, and CEO

Founder of Peregrin Services Corp., Mike Morency is a strategic business developer having success building companies handling credit, credit cards, consumer marketing, and information/communications technology relating to those areas.

Prior to starting Peregrin, Mike served as Chief of Sales and Marketing for one of the country's largest and most recognizable brands of credit counseling. In this role, he changed how leading credit counseling agencies work with banks, and introduced direct referral techniques from banks to credit counseling agencies.

Mike further has experience managing and growing companies in response processing, direct marketing, and computer services.

Mike enjoys solid relationships with the country's leading banks, and is sought by banks and credit counseling companies nationwide for his recognized authority and expertise.

Telephony experts built the most advanced switch in the industry

Pangia Technologies, LLC designs, implements, and monitors the custom Peregrin voice communications systems. Pangia's staff holds top secret security clearances from the Department of Defense. Pangia has over 30 years professional expertise with advanced technical degrees (MSEE & MSCS) in communications and information technologies. Pangia will also be exploring providing additional computer/telephony integration services to credit counseling agencies nationwide as part of Peregrin's Phase 2 service enhancements.

Interactive technologies from Internet development leaders

Pied Piper Technologies oversees the specialized web and database applications developed for Peregrin. With several interactive web applications designed and implemented previously, Pied Piper's alliances with experts from companies like America Online and AmericasDoctor.com offer highly advanced design and functionality to Peregrin applications. Pied Piper will also oversee the future integration of Peregrin services with agency services.

Additional Team Members continue to be recruited and added

Peregrin also works with certain financial and legal counsel with familiarity in the credit industries. As the company's needs grow, more of these functions will be brought in-house. If you'd like to know how you can help Peregrin lead by bringing advanced technology and outstanding service to the industries in which we operate, click here to contact us.

About Peregrin

The Peregrin Services Mission
Peregrin's mission is to make it easy for anyone to reach the best assistance for their needs in a time of financial challenge. We do this by providing services to organizations to which people turn in times of need. Peregrin's advanced technology helps place the person in touch with resources that are best suited for their needs. At the same time, we provide referring and receiving firms the accountability tools to gauge performance and service quality.

We do this at no charge to the person needing help. The cost to referrers is free and for receivers will be at an absolute minimum. Peregrin will provide quality service with continued investment in ongoing operational and technical development. Because Peregrin provides industry information and real accountability, we show you "*How to Perform at your Best*".

Peregrin's Role Today
Peregrin helps consumers who are trying to get control of their financial obligations and their debt structure. A referrer, such as a credit card lender, uses Peregrin to more easily connect its customers with external resources, or receivers, such as credit counseling agencies. These receivers may provide counseling, structure and implement a realistic debt repayment plan, and otherwise help the consumer achieve their financial goals.

We implement simple yet advanced telecommunication and reporting services in referrers that want to help their financially distressed customers and yet also need to be accountable to their shareholders. We provide advanced communications and reporting services to receivers who may be non-profit credit counseling agencies, alternative lenders, and others who assist consumers by utilizing their professional expertise in conjunction with Peregrin technology.

Click here for information on
free enrollment with Peregrin Services!